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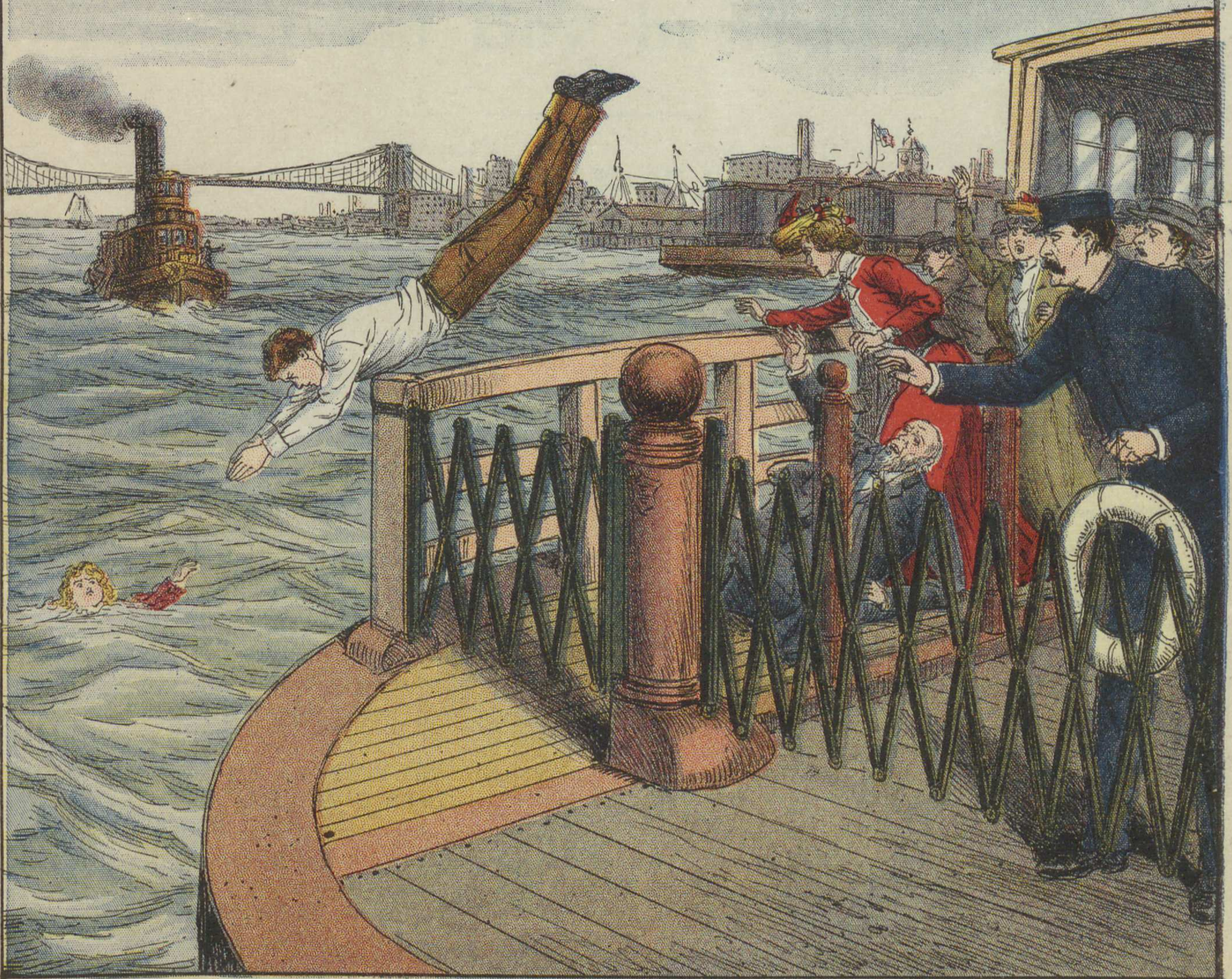
5 CENTS.

# FAME AND FORTUNE WEEKLY.

STORIES OF  
BOYS WHO MAKE MONEY.

## A LUCKY DEAL; OR THE 'CUTEST BOY IN WALL STREET.

*By A SELF-MADE MAN.*



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# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

*Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1905, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.*

No. 1

NEW YORK, OCTOBER 6, 1905.

Price 5 Cents

# A LUCKY DEAL;

OR,

## The Cutest Boy in Wall Street.

By A SELF-MADE MAN.

### CHAPTER I.

#### THE WOLF AT THE DOOR.

"I've been robbed!" gasped Mrs. Hazard, a pleasant-featured little woman of perhaps forty, sinking into a chair, her face the picture of dismay.

"Mother," exclaimed her daughter Annie, a slender, delicate girl of fifteen, who sat in a cane rocker, feather-stitching an infant's jacket with blue silk, a small pile of the unfinished garments lying in a box on a table before her, "what do you mean?"

"The rent money is gone. I had it in this corner of the bureau, waiting for the agent, whom I expect at any moment. There were two fives and five ones. They are not here now. Where could they have gone?"

"The money may have slipped under some article in the drawer, mother," suggested the girl, anxiously.

"No; I have searched and turned over everything. The money is gone. How are we to face this fresh misfortune?"

Mother and daughter looked at one another in silent discouragement.

And well they might feel discouraged since, with the exception of perhaps fifty cents in silver, the missing money had represented their entire capital.

And Jack, the other member of the family, a particularly

bright and ambitious boy of sixteen years, had just lost his position, owing to the failure of the firm with whom he had been employed ever since the death of the husband and father, two years before, had thrown them upon their own resources.

During the lifetime of Mr. Hazard the family had lived in a rented house on a side street in a very respectable neighborhood uptown and had been considered well off.

Jack and Annie had graduated from the public school and were expecting to enter the high school with the next term, when their father died suddenly, and it was found that Mr. Hazard, who had been a liberal provider, had lived up to his means and, what was more unfortunate, had neglected to insure his life.

Of course, Mrs. Hazard had to move to a cheaper home and neighborhood, for the few dollars she found herself possessed of after the funeral and other necessary expenses had been paid would not keep them for any great length of time.

Jack soon found a position with a wholesale house downtown, at five dollars a week.

Annie, who was naturally quite expert at fine needlework and embroidery, preferred to take in work to do at home to seeking a place in a factory or in a store as a salesgirl, because she was not very strong.



But home work was not very remunerative, so that the family really was dependent upon Jack, who fortunately was strong and healthy.

Thus they managed to live—exist might perhaps be the better word—in a very humble but contented way until the boy was unexpectedly thrown out of work a few days before.

Fortunately Mrs. Hazard had got her rent together, for the first of the month was at hand and the landlord's agent was a strict man of business and showed no favors to any of the tenants.

And now at the very last minute, as if to prove that misfortune never comes singly, the money she had saved by many small sacrifices was suddenly found to be missing.

It certainly was hard luck.

"Somebody must have taken it, mother," said Annie, after a short silence.

"The bills were there this morning after John went out, for I noticed them," said the little mother, sadly.

"And I've been in here all the time except a few minutes when I ran out to the grocer's. Was anyone here while I was out?"

"Only Maggie McFadden."

Miss McFadden lived in the flat across the hall.

"You don't think she could have taken the money, do you, mother?"

"I don't want to think that she did," replied Mrs. Hazard, mournfully.

"Maggie lost her position two weeks ago because there was some trouble about her accounts," said Annie, slowly, as though an unpleasant suspicion was forcing itself in her mind.

The McFadden girl, who was somewhat airy and pert in her manners, was conspicuous in the neighborhood for the number and variety of her gowns and hats, and the gossips wondered where she got the money to pay for them all.

When approached on the subject she invariably said that Denny, her brother, made "slathers of dough on the races," thereby intimating that that was the source which produced much of her finery; but many of her acquaintances knew Denny better than she had any idea of, and these persons rather doubted Miss Maggie's statement.

At any rate, when she lost her position as cashier of a large packing house, the neighbors winked their eyes one at another and whispered, "I told you so."

Mrs. Hazard was at no loss to understand what her daughter meant, and the sigh she uttered spoke her own thoughts as plainly as words.

"We never could accuse her," continued Annie, dejectedly.

Mrs. Hazard shook her head.

"Poor Jack! What will he say when we tell him?" said Annie. "It will be such a shock to him. He is so hopeful. He told me only this morning that as long as we had next month's rent in hand the future didn't worry him. He'd see we got along somehow. Isn't he just the best and dearest brother in the world?"

"I dread the agent's visit, for he will surely be here to-day. He is always so prompt. What shall I say to him?"

"I don't know, mother."

The crisis was too much for them, and mother and daughter wept silently together.

At that moment there came a sharp rap on the door.

Mrs. Hazard started, hastily wiped her eyes, and with a nervous glance at her daughter, answered the summons.

Mr. Grab, the agent for the premises, walked brusquely into the room.

"Good afternoon, madam. I presume you have been expecting me?"

"Yes, sir," replied Mrs. Hazard, faintly.

"I never like to disappoint my tenants," said the agent, grimly. "Here is your receipt. I suppose you have the money ready."

"I am afraid, sir, I will have to ask you to wait a few days," said Mrs. Hazard, anxiously.

"Haven't you the money, madam?" spoke the agent, rather roughly.

"I did have it in my bureau drawer, but——"

"But what?" demanded Mr. Grab, sharply.

"It is gone," said the little woman, with tears stealing down her cheeks.

"Gone!" ejaculated the agent, lifting his shaggy brows. "Where?"

"I don't know."

Mr. Grab rubbed his chin, on which had sprouted a three days' growth of bristly reddish hair, and a threatening look came into his eyes.

"Madam, this is a very lame excuse," he said, angrily.

"It is the truth, sir."

"You can't pay, then?"

"No, sir; but if you will wait——"

"Wait, madam! I expect my tenants to pay up promptly. My experience is that if one can't pay on the first one can't pay on the second or third, and that if you trust a tenant once he always tries to take advantage of your good nature."

"But, sir, I have never failed to have the money ready before, and we have lived here more than a year."

"Quite right, madam; and in consideration of that fact I will on this occasion allow three days' grace. I will call at twelve o'clock on Friday, and if you are not ready to pay then, I will have to serve you with dispossess proceedings. Good day, madam."

Mr. Grab thereupon took his departure, leaving his distressed tenants in a sad state of perplexity as to where the needed fifteen dollars would come from in so short a space of time.

## CHAPTER II.

### IN WHICH JACK HAZARD MAKES A HERO OF HIMSELF.

When Jack Hazard left his home that morning, after kissing his mother and sister, as was his invariable custom, he was in good spirits.

"I'll get something to do to-day sure," he said to himself.



"Mother has the rent, thank goodness, and I haven't that on my mind."

He found his particular friend, Ed Potter, waiting for him at the corner.

Ed worked in a Vandewater Street printing house, and he and Jack always walked down town from the neighborhood of Grand Street together of a morning.

"Haven't caught on yet, have you, Jack?" inquired Potter.

"No; but I've a dozen places here I've cut out of the 'World' that I'm going to look up."

"Hope you'll connect with one. If you knew anything about tpestickin' I could put you on to a job. There's a shop on Nassau Street wants a boy to pull proofs, hold copy, and fill in at the case on plain reprint. If you were only up in the business you could get seven or eight dollars a week."

"I should like to earn as much as that," said Jack, eagerly, "but I guess I'll have to be satisfied with less to start with."

"Why, one of these jobs is in Brooklyn," said Ed. "You aren't going over there after work, are you?"

"Sure, if I fail to get it on this side of the bridge," replied Jack, with a determined air.

"But it'll cost you carfare every day."

"No, it won't; I mean to walk over the bridge."

"You'll have to leave the house earlier."

"I guess I will, and get home later; but when a fellow is looking for work, things don't always come his way. However, I mean to try for all my New York ads first."

"Oh, that Brooklyn place will be gone long before you cover all these other jobs. It won't be worth while bothering about it."

"I'm not letting anything get by me."

Which showed that Jack Hazard was a persevering boy; and perseverance is one of the greatest factors of success through life.

The two boys parted at the entrance to the freight elevator of the Vandewater Street printing house, and Jack turned into Frankfort Street, crossed over to William, and began his daily hustle for work.

At many places he found a crowd already collected before he arrived, and after waiting a short time failed to secure an interview, as some boy ahead of him got the job.

One place the man wanted him to work every Saturday till ten at night, and offered him the munificent sum of \$3.50 per week, with a prospective raise of fifty cents at the end of six months.

Jack refused this, as he believed he could do much better, and besides he really could not afford to work for so small a sum.

At another place he found he would have to work on Sunday every other week, and, this being against his principles, he moved on.

"I'm afraid I'll have to strike that Brooklyn place, after all," he said as he stepped out of a Water Street ship chandlery that had advertised for a bright boy and had taken a youth on trial an hour before.

A fleet of canal-boats was banked up against the wharves opposite, and Jack felt a strong temptation to hang around a little while and watch them take aboard and discharge their cargoes.

But, realizing that this wasn't business, he turned away and hurried up the street.

"I might as well cross by Fulton Ferry," he mused; "it'll save time, and time is money with me just now."

Although the three cents made a hole in the dime he had brought with him to pay for his lunch, Jack received his change with his customary cheerfulness and walked on board the boat.

It was half-past nine, and the boy noticed that quite a number of passengers were on board as the boat pulled out from the dock and headed across the river.

He leaned on the rail alongside a fine-looking old gentleman who held a little girl of five years by the hand while he pointed out various landmarks along the receding shore to a stylishly-dressed lady who looked enough like him to be his daughter.

"Gran'pa! gran'pa!" cried the child, tugging at the gentleman's hand.

"Yes, my dear," he answered, smiling down on her.

"Lift me up, p'ease; I want to see, too."

The old gentleman raised the little girl and seated her on the rail while he held her about the waist.

She looked up and down the sun-kissed river in great delight.

"Isn't it b'utiful, mamma?"

"Yes, dear."

Then she noticed Jack's admiring gaze.

He thought she was the most charming little creature he had ever seen.

She smiled in a friendly way, and then with some little hesitation held out one of her hands to him.

He took it and shook it gently.

"Oo is a nice boy, ain't oo?"

The old gentleman looked at Jack, and the lady smiled, while the boy himself flushed a little at the child's artless remark and the attention it had drawn to him.

"Oo! Isn't dat high!" cried the girl, pointing at the central span of the Brooklyn bridge.

"Yes," answered Jack.

Just then the engine bell rang, and the boat stopped in mid-stream, while her whistle gave out several shrill toots.

Another gong sounded, and the boat began to back and her head to swerve slowly down the river.

Jack looked ahead as well as he could and saw part of a large freight float close aboard.

Then came a sudden and violent shock that threw the passengers almost off their feet.

The boy grabbed the rail, but the old gentleman went down on the deck, his arm slipping from the child, who went overboard with the shock.

The lady, who had been thrown back several feet, gave a heart-rending scream and flew at the rail.

"Fanny, my darling! Oh, heaven, she is overboard! Save her!"



The little girl had struggled for a moment on the surface of the river and then sank out of sight.

One or two men in the midst of the confusion ran to get life preservers, and everybody else, except Jack Hazard, seemed to be staggered by the calamity, and gazed out on the water with bulged eyes.

But the boy never lost his head.

Jack whipped off his jacket, mounted the rail, and leaped into the water.

He struck out lustily for the spot where the child had gone down, and presently saw one little arm and a portion of her golden hair appear on the surface not far away.

"There she is," he murmured, and redoubled his efforts to reach her before she should go down again.

But she went under again before he could seize her, and the plucky boy dived.

Though encumbered by his clothes, Jack was so much at home in the water that he had little difficulty in following the descent of the bright-hued dress the child wore, and he had one arm about the unconscious little one in a brief space of time.

Kicking out with all his might, he rose to the surface like a duck.

A life-preserver floated near.

Resting the little girl's head on it, he pushed it before him toward the ferryboat, the rail and end of which were now black with excited people.

Several deck hands were standing outside the folding guards with ropes in their hands, and the moment Jack was seen to be within reach one of them flung his line so that it struck the water close to him.

He seized the end with his disengaged hand, and the men began to pull him in at once.

Less than ten minutes from the time the girl was pitched into the river Jack had her back on board and regained the deck himself.

Dripping like a large Newfoundland, he was instantly surrounded by an admiring group of passengers loud in their commendations on his courage and presence of mind.

At the same time another throng gathered about the unconscious child, its well-nigh frantic mother, and the white-haired old gentleman.

"Come down into the boiler-room, young fellow," spoke up a strapping deck hand, "and we'll dry your clothes for you."

And Jack, glad to get rid of the attentions of the crowd, followed his guide to the warm regions beneath the engine-room.

"Hello!" exclaimed a grimy-faced stoker. "Been overboard, eh?"

"That's what he has," said the deck hand. "Done what'll put his name in the papers, Jim. Jumped overboard after a little gal that fell in from the rail where she was sitting when that barge run us afoul."

"Is that so?" cried Jim. "Tip us your flipper, lad; you've got the real thing in you, all right."

"Strip, young man. It won't take but a moment or two

to take the moisture out of your clothes down here. I reckon you'll find it hotter than blazes afore you leave."

"It isn't every fellow would do what you did," said the sweating coal-heaver, admiringly.

"Oh, I didn't mind it; I'm a good swimmer," said Jack, modestly.

"You ought to make a stake out of this," said the man, hanging the dripping garments about to the best advantage.

"What do you mean?"

"The little gal's people ought to be grateful enough to hand you out something handsome."

"If it's money you mean," replied the boy, stoutly, "I shouldn't accept a cent."

"You wouldn't?" gasped the man, in surprise.

"Not a nickel."

"Why not? You're entitled to something. You ought to have a new suit of clothes at any rate—the best that can be bought."

Jack was silent.

"Maybe you're well off and don't want nothing," said the stoker, after giving the furnace a rake with a long iron implement.

"No, I'm not well off; but I don't take money for such a service as that."

"Well, you're a curious kind of chap," replied the man, scratching his head and looking the naked but well-formed lad over from his head down. "I'd take money mighty quick if 'twas me as done the trick. I s'pose you're too proud, eh?"

"You don't seem to understand," said Jack, who wished the fellow would talk about something else.

"Say," came a voice down the stoke-hole, "send up that young fellow as soon as his things are dried. The gal's folks have been asking for him and want to see him bad."

### CHAPTER III.

#### IN WHICH JACK GETS A JOB IN WALL STREET.

"What is your name, my boy?" asked the white-haired old gentleman who had accompanied the lady and the little girl on the ferryboat when, a little later, just before the boat was ready to start on her return trip across the river, Jack presented himself in his wrinkled and not thoroughly dried clothes before him in the waiting-room of the ferry-house.

The little girl and her mother had been taken to a nearby hotel, in order that the child's garments could be removed.

"Jack Hazard."

"And my name is Seymour Atherton. Well, Jack, you have placed my daughter and myself under the greatest of obligations to you. You are a brave lad. Your courage and presence of mind saved the life of our dearest treasure, and it would be utterly impossible for us to thank you sufficiently."

"I hope you'll not let that trouble you, sir. I'm glad to have been of service to you."



"Young man, it would trouble us a great deal more than you have any idea of if we did not make some little return that will show our appreciation of your gallant deed."

"But I don't want to be paid for doing my duty, sir," objected Jack, with a flush.

"I am not speaking about payment, my lad, in the sense you perhaps imagine. Such a service as you have rendered us is quite beyond monetary reward," said the old gentleman, feelingly. "But it is not impossible that we can do something in another way. I like your face. It is a bright one, stamped with energy and determination. You will make your way in the world, I have not the least doubt. It will do you no harm to 'have a friend at court,' as the saying is. You must let us know you better."

"I've no objection to that," said the boy, with a frank smile.

"That's right," said Mr. Atherton, cheerfully. "Now, in the first place, you have almost ruined your clothes. It is only fair that you allow me to buy you a new suit at once."

To this offer Jack made no objection.

So he permitted the old gentleman to take him to a large furnishing goods store, where he was fitted out with new underclothes, shirt, tie, etc., and from thence to a clothing establishment, where one of the best suits was placed at his disposal, his own clothes being wrapped up and ordered to be sent to his home.

"Now you must come with me to the hotel and let me introduce you to my daughter and the little girl who owes you such a debt of gratitude, which when she grows older she will realize."

Jack put up some little objection, but was overruled.

"I presume you are out on some business for the house with which you are employed, but if you will give me the name and address I will make it all right for you."

Then Jack blushing admitted that he was out of work and had come to Brooklyn in search of a position which he had seen advertised.

"Indeed," remarked the old gentleman. "It will give me great pleasure to put you in the way of what you are in search, and at the same time give me an opportunity of knowing you better. How would you like to work in Wall Street?"

"I should like it very much indeed," said Jack, eagerly.

"My son will need a messenger boy in a day or so, as the lad he has is about to leave. You shall have the place. I will telephone to him from the hotel and secure the position for you at once."

"I thank you very much, sir," said the boy gratefully. "My mother and sister depend largely on me, and I am sorry to say that I really need a job very badly."

"I am glad to know that I can be of use to you in so important a particular," said the old gentleman, in a tone of satisfaction. "Here we are; let us go in."

The first thing Mr. Atherton did was to get in communication with his son, a Wall Street banker and broker, and he had no difficulty in making good his promise to Jack.

Then they went upstairs in the hotel to the room that

had been temporarily engaged by Mrs. Bruce (which was the name of Mr. Atherton's daughter).

"Laura, dear, this is Jack Hazard, the boy who saved our little Fanny's life. You may remember he was standing near us at the time Fanny fell into the river."

We will not repeat what Mrs. Bruce said to Jack.

She felt as all fond mothers do feel under the circumstances, and expressed herself accordingly.

She was deeply grateful for what the boy had done, and she brought him over to the bed where little Fanny lay covered up, waiting for her garments to dry, and made the child kiss him and say, "T'ank oo, Jack."

While it is very nice to be praised, and all that, for doing a plucky action, still our hero rather objected, on the whole, to be made a hero of.

He was glad when the interview was over and he was permitted to take his leave with a letter from Mr. Atherton in his pocket addressed to "William Atherton, — Wall Street," accompanied with instructions to present same immediately.

It was a vastly different boy that walked across the Brooklyn bridge about eleven o'clock from the one who a couple of hours before had crossed the river on the Fulton Ferry.

His thrilling adventure, with its attendant results, had left an indelible mark upon him.

He seemed to have grown older and more manly all at once.

Not only that, but was now assured of a position—and a good one, at that—in a section of the city and a business he had more than once regarded with envy.

"Won't mother and sis be glad when I go home and tell them," he mused as he stepped out with unusual vigor and glanced around on the promenade with eyes that fairly brimmed over with happiness. "Yes; I feel I've got the chance of my life, and if I don't improve it, my name isn't Jack Hazard."

He found — Wall Street without any trouble, and he saw that the offices of William Atherton were on the second floor.

"Is Mr. Atherton in?" he inquired of a clerk.

"Yes; but he is engaged at present. What is your business with him?"

"Please give him this letter."

"Any answer?" asked the clerk as he took it.

"I guess so," replied Jack.

"Take a seat," said the clerk, brusquely, and walked away.

In a moment or two Jack was requested to walk into the private office, and there found himself face to face with a well-built, florid-complexioned man of perhaps forty, who pointed to a chair alongside his desk and then regarded the boy keenly for a moment or two before he spoke.

"I see you have rendered our family a special service, young man," said William Atherton, in a genial way. "I should be glad if you would give me the particulars, as I am naturally very much interested."



Jack with all due modesty related in as few words as possible how he had saved the life of little Fanny Bruce.

"You certainly deserve every word my father has said about you in his letter. To his gratitude I will now add mine—that ought to cover both our sentiments fully. And now I understand you wish to enter this office as a messenger."

"I hope you will give me trial," said Jack, earnestly.

"Undoubtedly. You are recommended by my father, and what little I know about you pleases me. You look to be apt and bright. Are you well acquainted with the lower part of the city?"

"Yes, sir."

"With whom were you last employed?"

Jack told him, and said he could refer to the members of the late firm.

"It is scarcely necessary under the circumstances. Just write your full name and address on that pad. Thank you. That will be all. Your wages will be seven dollars to commence with, and I shall advance you as circumstances permit. You can start in to-morrow morning. The hours are nine to five. Report to Mr. Bishop."

When Jack left the office he was the happiest boy in New York.

## CHAPTER IV.

### HOW JACK PROPOSES TO RAISE THE RENT MONEY.

Jack was quite unprepared for the shock that awaited him when he reached home early that afternoon in high spirits.

"Mother," he cried, dashing impetuously into the room where Mrs. Hazard was assisting her daughter with her work, "what do you think? I've got a dandy place in Wall Street, and I'm to get seven dollars to commence with. Why, what's the matter?" He stopped suddenly and regarded them with some surprise. "You've both been crying. What's up?"

"We've met with a terrible misfortune, John," replied his mother.

"Why, what has happened?" and the boy sat down with a shade of apprehension in his face.

"The money we had for the rent——" began Mrs. Hazard, slowly.

"Well?"

"It's gone."

"Gone!" gasped Jack.

"We think it was taken by somebody," put in Annie, sorrowfully.

"You don't mean that!"

A few words of explanation made him as wise on the subject as they were themselves, and the boy looked down ruefully at the carpet.

"So you think Maggie McFadden may have taken it?" he said, presently.

"There was nobody else in here to-day," said Annie.

"As you didn't actually see her take it, of course we can't accuse her. She must have found out that you kept money

in that drawer and made up her mind to steal it at the first chance. She must have been pretty slick to get away with it right under your nose. Well, it's pretty tough. I never thought much of the McFaddens. Maggie isn't my style of a girl, and Denny, her brother, hangs 'round with a crowd that I wouldn't think of associating with. He blows in most of his wages on horse-racing. Well, mother, how are we going to pay the rent?"

"That's what worries me. The agent was here and was much put out because I could not pay him. He has allowed me three days to get the money together again. If the rent is not paid by Friday he told me we'd have to move."

"Gee! This is simply fierce! And to think that everything looked so bright to me a while ago!"

"If I only knew where I could borrow fifteen dollars, we could pay it back in a little while, now that you have secured a position," said Mrs. Hazard.

"You got the situation through one of the 'World' ads, didn't you, John?" asked his sister.

"No, sis; and you could never guess how I did get it. They don't often advertise those kind of jobs."

"Dear me," said Annie, curiously, "do tell us how you got it, then."

"Why, John," interrupted his mother, in a tone of great surprise, "where on earth did you get those clothes? I didn't notice them till this moment," and she came over and examined his new suit closely. "Why, it looks like an expensive suit!"

"I guess it is, mother," laughed Jack. "It was one of the best in the store."

"Oh, Jack," cried his sister, eagerly, "do tell us how you came to get it. Where are the clothes you had on this morning when you left home?"

"I expect they will be delivered here some time to-day. The fact of the matter is, I took a hasty bath in the East River."

"John," gasped his mother, "what are you talking about?"

Whereupon Jack related his exciting experiences of the morning and how it had led to his getting the position of messenger in Mr. Atherton's office.

"Why," exclaimed his sister, excitedly, "you'll have your name in the papers, and everybody will be calling you a hero."

"I hope they won't lose any sleep over the matter; I know I sha'n't."

"Well, the little girl would have been drowned only for you."

"I guess she would," admitted Jack. "I didn't expect to get anything for what I did; but all the same, I'm not kicking because I was presented with a good job. We need the money, sis."

"When do you begin your duties?"

"To-morrow morning at nine o'clock."

"And when do you get through?"

"Five o'clock."

"Dear me, you have bankers' hours, haven't you?"

"I'm satisfied."



"I should think you would be," smiled his sister. "Now, if we hadn't lost the rent money, I think we would all be perfectly happy."

"I don't see but that you'll have to let me pawn a few of your trinkets, mother. Whatever we'll lack to make up the full amount I may be able to borrow from Ed Potter. If he's got it, he'll let me have it right off the reel."

"I've always had a horror for a pawnshop," said Mrs. Hazard, with a little shudder. "It brings the realization of one's circumstances too much to heart."

"I know, mother; but I don't see how we can avoid patronizing the place under our present emergency. We must have the rent."

"True," answered his mother, with a sigh; "but I won't agree to let you go there until the last moment."

That night Jack got three dollars from his friend Ed, and at the same time told him he had got a situation in Wall Street.

Potter was delighted to hear that his chum had secured such a fine job.

"It's a great sight better than printing," he remarked.

"I hear the men in our office every day say the trade is going to the dogs on account of the machines."

"How is that?" asked Jack.

"Well, you see, an operator on a Mergenthaler can stack up forty thousand ems per day and upward, according to the copy and his expertness, while a hand compositor is lucky to average eight thousand. So, you see, the piece hands, as they call 'em, aren't wanted any more."

"And that has thrown a lot of printers out of work, has it?"

"Rather."

"And how do they make a living, then?"

"Some of them don't. However, there's a relief fund for Union men that helps 'em out. Many of the old piece hands have turned to be jobbers, and some of them have got to be proofreaders. I'm getting tired of the business myself, so if you hear of something that you think I could tackle, I'm ready to make a change."

"I'll keep my eyes open, Ed. I'd like to have you down on Wall Street with me."

"Hello, Jack Hazard!" exclaimed another boy, a mutual friend of both, named Wally Gray, joining them on the corner. "How does your head feel?"

"Why, how should it feel?" asked Jack, in surprise.

"I thought it looked kind of swelled," grinned Wally.

"What are you giving me?"

"I s'pose you know all about it," Wally said to Ed.

"About what?"

"Why, Jack, of course."

"What are you talking about?"

"Hasn't he told you what he did this morning?"

"Say, Jack," asked Ed, in a puzzled way, "what is Wally barking about?"

"And you haven't read to-night's 'World' or 'Journal'," continued Wally, grinning.

"No; I came out a little while ago to get the sporting edition, as I'm a crank on baseball."

"Then run over to the stand and buy one, and I'll show you something that'll surprise you. Hold on; you needn't. Here's a boy with a bunch of 'em."

Ed bought a paper.

Wally grabbed it and presently pointed out an article the nature of which Jack knew fully, for he had bought an earlier edition of two afternoon papers for his mother and sister.

It was a pretty correct account of the rescue of little Fanny Bruce, daughter of George Bruce, of Chicago, and granddaughter of Seymour Atherton, a retired New York stock broker, who had fallen from a Fulton ferryboat into the East River, by a lad of eighteen, named Jack Hazard, who lived at No. 80 ——— Street.

"Gee whiz!" exclaimed Ed, with bulging eyes. "Was that really you?"

Jack grinned.

"You never said a word to me about it, and we've been standing here half an hour," said Potter, in an injured tone.

"I didn't feel like blowing my horn on the subject, and I knew you'd see the account in the paper after you'd gone over the baseball news."

"Well, I'm blowed if this isn't a surprise," said Ed.

"It knocked me all lopsided," chipped in Wally.

"I s'pose you've been interviewed by the reporters like any other great man?" said Ed, with a chuckle.

"I've seen one or two."

"You ought to make a good thing out of this, Jack. The paper says that the old gent is a money-bag," said Ed, with a twinkle in his eye. "Didn't he hand you a liberal check?"

"Doesn't look like it, does it, when I've just borrowed three dollars off you?"

"That's right; but I s'pose he'll stump up in a day or so."

"What for?" demanded Jack, sharply.

"Why, for yanking his granddaughter out of the wet, of course," grinned Ed.

"Nonsense! He won't do anything of the kind."

"Then he'll be a mighty mean——"

"Hold on there!" cried Jack. "He's done all I would accept. He got me my job, and I'm perfectly satisfied."

"That's something, of course; but you'll have to work for all the money you'll get out of that. He might have given you a nice present also."

"He presented me with a new suit of clothes."

"What's that? Didn't you get your own soaked?"

"Well, I'm not kicking, so I guess we'll talk about something else."

A few minutes later the three boys parted company.

## CHAPTER V.

### HOW JACK ADDS ANOTHER FEATHER TO HIS CAP.

Next morning Jack appeared at Mr. William Atherton's office a few minutes before nine o'clock, ready for business.



Mr. Bishop hadn't arrived, so the boy took a seat in the outer office and waited for him.

He came about ten minutes later, and Jack reported to him as he had been told to do.

The manager looked him over attentively and seemed to be pleased with his looks.

"Well, Jack," said Mr. Bishop, "Mr. Atherton has spoken to me about you. You seem to be a smart boy, and that is what we want here. You appear to have acquired something of a reputation for nerve and cool-headedness for one so young. You have made good friends for yourself by your courageous act of yesterday, which, I see, is reported in the morning papers. It remains for you now to justify the excellent opinion they have formed of you. Now, as to your immediate duties, you will, for the rest of the week, assist our messenger, whose place you have been employed to fill. He will leave on Saturday. I presume you are tolerably acquainted with the financial district."

"Yes, sir," replied Jack, respectfully.

"Very good. Now come inside, and I will make you acquainted with the boy you are to succeed."

Frank Simpson, the messenger, was perched on a high stool at a desk, sorting over a pile of papers for the head clerk.

He was a pleasant-featured boy of fifteen and appeared to be glad to know his successor.

"Where have you been working?" he asked Jack.

"I was employed by Hogg & Newman, in Stone Street, but the firm went up a couple of weeks ago."

"Never worked in Wall Street, then?"

"No."

"Well, you've struck a dandy place when you caught on here. How did you come to get the tip?"

Evidently Simpson hadn't read about Jack's adventure in the papers.

"Mr. Seymour Atherton sent me here."

"Oh, I see; you are acquainted with the old gent."

Jack nodded, but did not mention how that acquaintance came about.

"Then I guess you're solid, all right," added Simpson.

"There, I'm through now. Come outside."

The two boys walked into the outer office and took possession of a couple of chairs in a corner.

"This is your post. When the boss or the manager wants you he taps a bell and you answer it—see?"

Jack understood, and an instant later Mr. Bishop's bell sounded.

"I'll take the call," said Simpson, skipping over to the manager's private office.

He was back in a moment.

"You're to deliver this envelope at the address, on Exchange Place, and wait for an answer. I'm off for the Seaman's Bank."

The boys seized their hats, descended the stairs together with a hop, skip and a jump, and parted at the door.

Jack turned down Broad Street, crossed over, passed the Stock Exchange, and hastened along until he came to Exchange Place, a narrow thoroughfare, more like a lane than

a street, which was somewhat gloomy even on the brightest days because of the tall buildings that fringed both sides.

He easily found the number he wanted, took an elevator, and was carried to the top floor.

"Number Ninety-six, to your left," said the elevator man as Jack stepped out into the corridor.

Numberless doors, the upper part of which were fitted with frosted glass bearing the name of a firm, stared the boy in the face as he hurried forward and turned down a shorter corridor to the left as he had been directed to do.

No. 96 was at the extreme end of the corridor facing him, so he had nothing to do but walk straight ahead, turn the handle of the door and enter.

He delivered the envelope to a dudish-looking clerk and then flopped down on a cane chair.

At that moment there was a sudden commotion in the private office of the firm.

All the clerks looked up in a startled way as a man's voice exclaimed, in hoarse accents:

"I tell you I'm utterly ruined! I can't deliver that stock by noon, and since you refuse to let up on me, Hartz, there's nothing left for me to do but this——"

"You're crazy, man—put down that revolver!" in lower but not less excited tones.

The words were followed by the noise of a struggle in the private office.

A heavy chair was overturned, and then the second voice cried, "Help!"

Every one of the clerks dropped his pen and started for the little door marked "Private," but before one could reach it the door flew open with a bang, and a big man, wild-eyed and disheveled, appeared, struggling to shake off the hold of a smaller man with a sharp cast of countenance, who had a firm grip on his right arm, in the hand of which was grasped a cocked revolver.

"I tell you I will do it!" cried the large man, in frenzied tones, making a violent effort to free himself.

He swung Hartz, who was the head of the firm that occupied the offices, around as if he had been a feather, flooring three of the clerks, who went down like so many cornstalks before the sweep of the old-time scythe.

And Hartz, losing his grip, went on top of them.

The big man, then rushing clear of the group, raised the revolver to his head.

But Jack, who had jumped to his feet at the commencement of the rumpus, divining his intention, cleared the rail at a bound and grabbed his arm just as he pulled the trigger.

The sharp explosion mingled with the splintering of glass as the bullet grazed the would-be suicide's temple and crashed through the window pane fronting on Exchange Place.

Partly stunned, the desperate man staggered forward two or three feet and then sank down, while Jack succeeded in wrenching the pistol from his relaxed fingers.

By this time Mr. Hartz and his clerks had picked themselves up and were looking with blanched faces at the fallen visitor, down whose pale countenance trickled a thin stream



of blood, from which they seemed to infer that the big man had succeeded in destroying himself.

The shot had aroused all the offices along the corridor, and brokers, clerks, visitors, and others came rushing out.

Nobody knew exactly whence the report had come, but somebody opened Hartz's door and looked in, and he saw enough to satisfy him of the true state of affairs.

Others crowded in after him, and soon the intelligence flew through the building that a man had committed suicide in Broker Hartz's office.

"Gentlemen! Gentlemen!" cried Hartz, waving his arms. "Please don't crowd in here. Schultz," to a clerk, "telephone to the precinct station for an officer and a doctor. Gentlemen, I beg of you to stand back."

Jack, kneeling beside the big man, wiped the blood away from the scalp wound.

"He'll be all right in a minute or two," said the boy to the excited broker, who seemed to have lost his head over the affair.

"He didn't kill himself, eh?" said Hartz, in shaky tones.

"No; I grabbed the revolver in the nick of time."

"Where did the bullet go?"

"It smashed one of your window panes."

"What have you done with the revolver?"

"I've got it in my pocket."

"You'd better let me have it before he revives."

"He's coming to now," said Jack, handing the weapon to the broker, who rushed into his private office and hid it.

The big man, whose name Jack had found out was Oliver Bird, recovered his senses and looked blankly around as if he didn't comprehend what had happened to him or where he was.

"How do you feel now, sir?" asked Jack, assisting him to rise.

"Feel? Why, what's the matter with me? I didn't have a fit, did I?"

The boy didn't feel like making an explanation, for he knew the man would realize the situation in a moment.

"Let me assist you into the private office, sir," he suggested, thinking it well that Mr. Bird should be removed from the curious gaze and remarks of the outsiders who blocked up the space outside the railing.

Oliver Bird made no objection to this, but as soon as his eyes fell on the face of Mr. Hartz everything came back to him like a flash.

He glared at the broker, and for a moment it looked to Jack as if there was going to be trouble.

Hartz, however, staved it off by saying, quickly:

"Sit down, Mr. Bird, and we'll talk the matter over again. I've decided to let you have twenty-four hours in which to settle up."

As Bird sank into the chair, apparently pacified, Jack retired and shut the door.

"You've got something going back to Atherton's, haven't you?" he said to the dude clerk.

"Upon my word, I don't know what I did with that envelope you brought. This excitement knocked it out of my mind."

"I think it's sticking out of your pocket," said Jack, with a grin.

"Bless me! So it is. Just wait a moment." And he rushed over to the head bookkeeper, who, with the cashier, was trying to induce the mob to leave.

Jack had to wait several minutes before another envelope was handed to him to take back.

While he was waiting for it several of the clerks gathered about him, complimented him on his nerve and presence of mind, and asked him his name.

On his way to the elevator he passed an officer and a man in plain clothes, aiming for Hartz's office.

"Gee!" he said to himself, "I guess it's a mighty lucky thing for Bird I was on hand. He evidently meant to put that bullet into his brains."

## CHAPTER VI.

### WHAT JACK PICKED UP ON WALL STREET.

"Hello! What kept you so long?" exclaimed Frank Simpson when Jack entered the outer office on his return from his Exchange Place errand.

"There was a little excitement over at Hartz's office that tangled everybody up. I'll tell you about it in a moment." And Jack steered himself into the manager's office, delivered the envelope, and explained the cause of the delay.

"What! Oliver Bird tried to blow his brains out in Hartz's office, eh? I heard he was one of the shorts that were badly squeezed yesterday in D., P. & Q. stock," said Mr. Bishop. "How did the affair end?"

Jack explained as modestly as possible the hand he had had in the matter.

"Upon my word, you saved the man's life, then. Why, Bird, is a big, strong man, and he must have been half crazy at the time. How did you manage to do it?"

"I made a jump and grabbed his hand just as he pulled the trigger. That's all I know about it."

"Your presence of mind prevented a sad tragedy. Bird is a good fellow, and it is evident Hartz turned the screws on him down to the last notch. Nothing short of absolute ruin would cause Oliver to lose his head. The fact that he had a revolver shows that he went to Hartz in a desperate frame of mind. It seems to me, young man," added Mr. Bishop, with a smile, "that you are determined to keep your name before the public. If you are not interviewed by a reporter inside of thirty minutes I shall be much surprised."

"Say, Jack, you're a wonder!" exclaimed Frank Simpson, after the new messenger had narrated to him the affair at Hartz's office. "I've just been reading the account in the 'Herald' of how you saved the boss's niece, Fanny, from drowning in the East River. All the clerks are talking about you. Gee! I wish I had your nerve!"

But the two boys hadn't much time for talking.

Business was beginning to rush on Wall Street.



Simpson was presently sent on an errand down Broad Street, and shortly afterward Jack was sent to the New Street entrance of the Stock Exchange with an envelope for Mr. Atherton, who was busy on the floor.

It was several minutes before he was able to reach Mr. Atherton, and during that interval the boy gazed upon the tumultuous scene before him with something like wonder, for it was new to him.

The crowd of brokers was divided into a dozen or more groups, more or less clearly defined, shrinking or increasing in size from time to time as the excitement grew or waned around that particular bone of contention.

And the roar and hubbub flowed and ebbed in like manner in different sections of the Exchange floor.

"I'll sell a thousand at eighty-six and an eighth!" shouted Mr. Atherton.

At this, half a dozen clamorous hands were raised and shaken at him furiously.

"Any part of a thousand at eighty-six," continued the broker.

At this, Jack saw Hartz break into the circle with his hand upraised and a wild Comanche yell.

Atherton said something, and both men made entries on their tablets.

Shortly afterward Mr. Atherton withdrew from the bunch, and then Jack saw his opportunity to deliver his message.

He received several slips in return, with orders to hurry back to the office.

Simpson was out, and he had no chance this time to warm the seat of the chair, for Mr. Bishop sent him out again immediately.

And he was kept on the go with scarcely a chance to swallow a cup of coffee and eat a sandwich, until after the Exchange closed, at three o'clock.

"Mr. Bird has been here inquiring for you, Jack," said Mr. Bishop, as the lad laid the firm's bank-book on his desk after making the day's deposit. "He wants to see you at his office. You had better run over now."

"All right, sir." And the lad passed out into the street again.

As he approached the entrance of a certain prominent trust company he noticed a large envelope lying on the pavement.

Three or four persons passed it by, and one of them actually trod on it.

It looked as though it had been discarded by some one, and Jack, whose first idea had been to pick it up, felt ashamed to touch it lest some of the kids coming along should give him the laugh.

He was about to pass it when a D. T. messenger, rushing out of the trust company, gave it a kick, sending it flying against Jack's feet, and then the boy concluded to examine it, for the way it had flown through the air showed it to be at least a bit weightier than an empty envelope.

And it was, for a fact.

As Jack hurried on, he counted six one-thousand-dollar, one five-hundred-dollar, and two one-hundred-dollar bank-

notes. And that was all. No memorandum, and no name or address either inside or outside.

"Gee whiz!" he exclaimed. "Sixty seven hundred dollars, and no clue to the owner! And to think I'd have passed it by like a score of other people have done, if it hadn't been for that little messenger kid kicking it almost into my hands. Who does it belong to? Some fellows might say—and Denny McFadden is one of that kind—that findings is keepings, but I'm not built that way. I'll hand it over to Mr. Bishop, and perhaps he will hear of the party that lost it. At any rate, it doesn't belong to me, and I have no right to keep it."

Jack, who had been brought up to regard honesty as the best policy, stowed the envelope away in an inside pocket of his jacket, and then mounted the stairs leading to Oliver Bird's office.

The boy was admitted to Mr. Bird's inner sanctum, and the big broker no sooner recognized him than he jumped up from his desk, and, seizing him by both hands, shook them warmly.

"By George! I don't know how to thank you for saving my life this morning," he said, in a voice that quivered with emotion. "I certainly was not in my right senses at the time, and but for your quickness and nerve I would have been a corpse a moment later. Think what a shock you have saved my family! Young man, I shall be grateful to you all my life."

And while he spoke he held on to the boy's hands.

"All I can say, Mr. Bird, is that I am glad I happened to be on hand," said Jack, frankly. "I hope you won't worry about what you owe me. I'd have done the same thing for anyone else under the same circumstances."

"But I shall worry about it, young man, until I have done something for you to show my gratitude."

"I don't want you to do anything for me, sir. I'm perfectly satisfied with knowing that I saved you from doing a rash act."

"But that won't satisfy me."

Jack was silent.

"Mr. Bishop told me that you are the boy who saved Mr. Atherton's little niece from drowning yesterday morning. Most of the brokers have read about it in the papers this morning, and I have heard a score of them talking about you. And now this crazy act of mine is printed in all the afternoon editions, and I'll bet if there is one there are a hundred men about the Street who are trying to get a chance to see what sort of a boy you look like. Nobody seems to know you as yet. How long have you been working for Atherton?"

"This is my first day," replied Jack.

"Well, I thought you were new down here, else I had probably seen you before. I asked Hartz and his chief clerk about you, but they could tell me nothing more than that you came there from Atherton's, and that was the only way I located you. Now I want you to call at my house to-night; will you? My wife will certainly insist on seeing you."



"All right," said Jack, who felt that it wouldn't be polite to refuse the broker's request.

"I'll try and call about eight o'clock," said the boy, cheerfully.

"I shall expect you," said Mr. Bird, shaking him again warmly by the hand as Jack bade him good-bye and left.

On his return to the office Jack asked Mr. Bishop if he could see him for a moment.

"Certainly," replied the manager.

"I wish to put this in your hands till it is claimed by the rightful owner," said the boy, handing Mr. Bishop the envelope with its precious contents.

"Why, where did you pick it up?" asked the astonished manager after he had counted the bills.

"On Wall Street, this side of the Blank Trust Company."

Mr. Bishop looked at him earnestly.

"I don't want any greater evidence than this that you are a thoroughly honest lad," he said, emphatically. "Mr. Atherton will be greatly pleased to hear of this. It would certainly be a great temptation for many boys, and for that matter, many men, to hold on to this money and say nothing about it—the more especially as there is nothing either on or inside the envelope to identify the owner. I will be glad to attend to the matter. As the amount is a large one, it will probably be advertised for at once. Whatever reward is offered, it will of course be quite right for you to accept."

Mr. Bishop deposited the envelope, just as it was, in the office safe, and soon afterward the office closed for the day, and Jack started to walk uptown, stopping on Vandewater Street for his chum, Ed Potter, who got away at 5:30.

## CHAPTER VII.

### IN WHICH JACK RESTORES THE OBLONG YELLOW ENVELOPE AND ITS CONTENTS TO ITS OWNER.

Of course Jack had a budget of interesting news to tell his mother and sister at the supper table that night.

"Oh, Jack! How could you do it?" exclaimed Annie when he described how he grabbed the loaded revolver just as Oliver Bird fired it.

"Well, sis, I never stopped to consider why I did it—the whole thing was over in a moment."

"And you actually saved the man's life?"

"Mr. Bird is sure of it, and that's the way the evening papers put it, so——"

"What! Is it printed in the paper? Let me see," cried his sister, excitedly.

Jack pointed out the article to her, and she began to read it with a great deal of interest.

"But that isn't all that happened to me," grinned the lad, with his mouth full of Irish stew.

"I should think that was enough for one day, John," said his mother, smiling.

"I found an envelope with a wad of money in it."

"Jack Hazard, you don't mean it!" cried Annie, dropping the paper at this startling bit of intelligence.

"I don't usually say what I don't mean, sis."

"You really and truly did find some money? How much?"

"You promise you won't faint?"

"What nonsense!"

"Mr. Bishop and myself both counted it. It amounted to sixty seven hundred dollars."

Mother and daughter both held up their hands in amazement.

"Why, that's a fortune!"

"It would be to us; but probably the man who lost it considers such an amount a mere bagatelle."

"Did you find the owner?"

"No; there was nothing in the envelope to identify the person to whom the money belonged. Mr. Bishop says we may expect to see it advertised for, probably to-morrow morning."

"Surely you will get something for returning the money," said his sister.

"I shall be satisfied if I get fifteen dollars, so mother can pay the agent Friday."

"You ought to get a great deal more than that. A good many people would keep that money, had they found it in the way you did. You ought to get at least one hundred dollars."

"Well, if I'm offered a hundred I sha'n't refuse it, sis. You and mother need a new dress each, and I should like to get them for you."

"It's very like you, Jack, to think of us first; but we'll talk about all that when we see what you do realize out of your find."

"All right," said Jack, helping himself to another hot biscuit.

"The whole neighborhood is talking about you, Jack," said his sister. "More than a dozen people whom we never saw before were in here to-day talking to mother and saying ever so many flattering things about you. Now, when they read to-night's paper I'm afraid we shall have another crowd to-morrow. Why, you'll be considered a regular hero."

"I'd like it better if they wouldn't interest themselves so much with our affairs, sis," said Jack, in a tone of annoyance. "They wouldn't make themselves so prominent if we were dispossessed because we couldn't pay our rent."

"I'm afraid we'll have to submit with the best grace we can. It is one of the penalties of newspaper notoriety."

After supper Jack started to walk uptown to No. — East Sixty-second Street, as he didn't feel that he could afford carfare.

He reached Mr. Bird's residence, a four-story brownstone front, a little after eight o'clock.

He was very kindly received by the broker and his family, who regarded him as the savior of the household.

He spent a very pleasant hour, and when he insisted that it was time for him to go Mrs. Bird stepped up and pre-



sented him with a very handsome little gold watch and chain as a small token of their gratitude and esteem.

Jack was very much surprised, not expecting anything of the kind, and for the first time in his life he was at a loss how to suitably express himself.

The very first thing Jack did next morning when he reached the office was to look over the "Lost and Found" column in the "Herald," but he failed to find anything having reference to the money he had found.

"Hello!" exclaimed Frank Simpson, who sat beside him, reading the "World." "Say, this is pretty tough!"

"What's tough?" asked Jack, without looking up.

"Why, here's a story about a woman who lost a big wad of money yesterday."

"What's that?" asked Jack, with sudden interest.

"She and her husband had been saving up and pinching themselves for the last twenty years to save enough money to buy a house where they could spend their old age in security and comfort. They did buy a house, but the city took it on a valuation because it stood in the way of the new bridge, and they received sixty seven hundred dollars. They left this money with the Blank Trust Company, on Wall Street. After looking around some time, they bought another house, and yesterday the woman drew the money from the trust company to pay for it and for the new furniture and other things they wanted; but when she got home she found that she had lost the envelope containing the money somewhere on the street, but just where she has no idea. She's about crazy over her loss. Gee whiz! If that isn't hard luck, I don't know what is," concluded young Simpson, emphatically.

"Where does she live?" asked Jack, in a tone of great excitement.

"It's down here somewhere," answered Frank, looking over the article. "Here it is, No. — Prescott Street, Bronx."

"Let me have the paper," cried Jack, grabbing it eagerly.

He glanced over the article with feverish interest; then he rushed into Mr. Bishop's office and pointed it out to that gentleman.

"I guess there's no doubt but this woman is the person who lost the very money that you picked up yesterday. The amount, as well as other particulars, corresponds. Go around to the Blank Trust Company and have them describe the woman and the notes they paid her. The cashier will probably have a memorandum of the banks that issued the large notes, at any rate. If the list corresponds with those in the envelope in the safe, you had better take the package up to the address given in the 'World,' and if the woman can describe the money with reasonable accuracy and her description coincides with that furnished by the trust company, you will be pretty safe in restoring to her the sum she lost. I am very glad, for the poor woman's sake, that you were the one who found her money."

Jack followed the manager's suggestions, and the result was that they were both satisfied they had located the rightful owner of the \$6,700.

"Start right up there now, Jack, and get back as soon

as you can," said Mr. Bishop. "The cashier will hand you the carfare."

It was something over an hour before Jack reached the address printed by the "World"—a small, two-story, frame building, one of a row of six, on a side street off Westchester Avenue.

He rang the bell and a boy answered, holding the door partly ajar.

"I should like to see Mrs. Breeze," said Jack, in a business-like way.

"Are you a reporter?" asked the boy, doubtfully.

"Well, hardly," grinned the young messenger. "I'm from Wall Street."

"Who are you talking to, Bobbie?" asked a woman's voice rather petulantly.

"There's a boy here from Wall Street who says he wants to see you," answered the young hopeful.

"What does he want?"

"What do you want?" repeated the lad.

"I want to see Mrs. Breeze in reference to the money she lost."

"Let him come in," and Jack was admitted.

A sad-faced woman of fifty, with her eyes swollen from weeping, made her appearance from a back room.

"Has any trace been found of my money?" asked the woman, with suppressed eagerness.

"If you will describe the notes as well as you can remember them, I will be able to answer you," said Jack, who saw that Mrs. Breeze's personal description exactly corresponded with that furnished by the trust company.

"The six one-thousand-dollar bills were new, but I didn't notice the name of the bank either on them or on the other notes, one of which was a five-hundred-dollar and the other two one-hundred. I had them in a large, oblong envelope. That is all I can say about them."

"I think you have described them correctly," said Jack, producing the envelope he had picked up. "Is this your property?"

The woman pounced on the envelope like a hawk, opened the flap, took out the money and counted it with eager eyes; then, satisfied that it was all there, restored to her in the most wonderful manner after she had given it up for lost, she sank back in her chair and began to cry convulsively.

After a moment or two she recovered her composure and inquired of Jack how the money had been found.

He told her how he had picked it up close to the entrance of the trust company.

She had drawn the money at two o'clock, and Jack had found it close on to four.

It seemed incredible that an envelope containing such a large sum of money could have laid on the sidewalk of a prominent thoroughfare like Wall Street, glanced at and walked over by many people, and yet no one had had the curiosity to pick it up.

"What is your name?" asked Mrs. Breeze.

"Jack Hazard, madam."

"You are an honest boy. I am sure you have a good



mother and that she is very proud of you. This money you have returned to me is the savings of our entire life. I don't like to think what the result might have been if it had been lost for good and all. As testimony of our gratitude I want you to accept these two bills," and she offered Jack the two hundred-dollar notes.

"No, ma'am," said the boy. "I couldn't think of taking so much money from you."

"But you must, or you will take away half the pleasure I feel at the recovery of my money. Really, it is a great deal less than you really deserve. I insist that you accept them," said Mrs. Breeze firmly, forcing the bills into his hand.

Jack saw she was intensely earnest in her demand, and with some reluctance he put them in his pocket.

"I am very happy indeed that you have got your money back," he said as he rose to go.

"I feel like another woman to what I did before you came here. Be sure I shall not soon forget the honest lad to whom I am indebted for its recovery," were her last words as Jack ran down the steps after bidding her good-bye.

## CHAPTER VIII.

### A DERELICT OF WALL STREET.

On his way back to the office Jack stopped at the Seaman's Bank, on the corner of Wall and Pearl Streets, and opened a personal account for \$150. The balance of the \$200 he had received from Mrs. Breeze he handed over to his mother when he got home that night. You may be sure there was great joy in that little household over this unexpected windfall, and now the future looked very bright for them indeed.

On Saturday afternoon Frank Simpson severed his connection with Mr. Atherton's office, and the two boys parted in an especially cordial way.

Nothing of any moment occurred during the next three or four months to interrupt the regular routine of Jack's duties.

He and his chum, Ed Potter, both had the Saturday half-holiday during the summer, and they put it in mostly playing ball up at the Olympic Field.

One day Jack learned that Hartz's messenger was about to leave him, so he called on the broker and asked him if he would give his friend Potter a trial.

Hartz, who had a good opinion of Hazard, readily agreed to oblige him, so next day Ed came down to Wall Street and Jack introduced him to Hartz.

In a day or so, Potter was taken into Hartz's office on trial, and, proving satisfactory, was told that he would be advanced, if he deserved it, when the opportunity presented itself.

Everybody who ran across Jack Hazard liked him.

This was especially true in respect to those in the office with whom the boy came into daily contact.

From Mr. Atherton himself down to the least important clerk it was all the same.

It is possible, if there was any choice in that matter, Jack liked Millie Price, the stenographer and typewriter better than anyone else.

Most everyone said she was a pretty girl, and what everybody generally says goes.

She was certainly attractive in her manners, vivacious in her talk, and generally polite and agreeable in her deportment.

She was a smart worker, was well up in her business, and had the confidence of the firm.

"She has a level head and doesn't put on any airs," said Jack to his friend Ed one day when he was speaking about her.

"I s'pose she gets good pay," remarked Potter.

"I believe she gets twelve dollars. She lives in Brooklyn with her mother, who is a widow, and I guess all the money they have is what she makes."

"She isn't the only girl that supports her home."

"That's right," nodded Jack, and then they began to talk of something else.

Next day Jack happened to be over at Hartz's office on business for his firm when a seedy-looking old man, with a dissipated and dejected aspect, shuffled into the place.

"I want to see Mr. Hartz," he said in a trembling voice.

"Mr. Hartz is engaged," replied the clerk, turning away.

Just then Hartz came out of his private room, and the visitor motioned to him in an eager sort of way.

"Well," said the broker, coldly, as he stepped up to the railing, "your account is closed, Mr. Tuggs. We sent you a notice and, as you didn't respond, had to close you out at twenty-two, with a balance against you. Jenkins," addressing his head bookkeeper, "prepare a statement of Mr. Tuggs' account and hand it to me with notice of sale. Sit down, Mr. Tuggs. Statement ready presently," and Mr. Hartz re-entered his sanctum, while the customer, with a gesture of despair, tottered over to the indicator and examined it with hungry eyes.

Jack had overheard it all, and he watched this old derelict of Wall Street with sympathetic eyes.

"Who is he?" he inquired of the clerk who had brought him the envelope he was to take back to Atherton's.

"Whom do you mean? Oh, Tuggs?" and the dapper clerk laughed sneeringly. "He's got to be a regular nuisance round here, and we're trying to get rid of him. He was rich once—a retired manufacturer, I think, who caught the Wall Street fever. Hartz has always been his broker, and I guess has sheared him down to his last dollar. At any rate, he used to shovel the dough in at a comfortable rate, but somehow or another he was nearly always on the wrong side of the market, and of late his investments haven't amounted to shucks. Besides, he's taken to drinking and has grown so disreputable in his looks that the boss doesn't care to have him around any more. This last deal of his was two hundred shares of Lebanon and Jericho, which he bought on a ten-per-cent margin, as usual, for a rise, and I guess it took his last dollar. It's fair stock, but



fluctuates a good deal. After he bought it, it went to thirty-six, when he should have sold out. But he didn't; expected it would go higher, of course, like all the lambs. Then it began to drop, and ever since it's been below thirty-two he's been on the anxious seat," with a grin. "He'd drop in a dozen times a day and ask questions about it. He gave us all a pain; so I guess Hartz thought it was time to choke him off."

"He couldn't close him out unless the stock went down ten per cent," said Jack.

"Of course not," replied the clerk; "but it got pretty close to the danger mark day before yesterday, and we sent him a demand for more margin."

"And he couldn't produce?"

"He didn't. Just before the Exchange closed Lebanon and Jericho touched twenty-two."

"And Mr. Hartz sold him out?"

"Not at all. Hartz had something else to do than thinking about that measley little transaction."

"But I heard him tell the man he had closed him out at twenty-two," persisted Jack.

"Well," said the clerk, with a wink, "there are more ways than one of killing a cat. The boss saw a chance of getting rid of an undesirable customer when he noted that the stock had touched twenty-two, though the last quotation, a few minutes later, was twenty-four and three-eighths. He simply made an arrangement this morning with another broker and told Jenkins to make an entry of the transaction as having occurred yesterday and to report him closed out at twenty-two—see? That's done every day," nodding good-bye to Jack.

The boy understood, and his lip curled at the meanness of the transaction, for the steal was small.

Not only that, but Jack knew that most reputable brokers, in a case where a man had been a good customer of the house, would sooner have strained a point in his favor than have worked the squeeze game against him.

But Hartz wasn't accustomed to do business in that way.

"I'm dead sorry for the poor old fellow," murmured Jack, turning to leave, just as Jenkins came over and thrust the statement into Tuggs' trembling fingers.

The old fellow looked at it blankly.

"I believe it's all a lie," he said, hoarsely. "I don't believe Hartz has sold my stock at all. It touched twenty-two, and he reports it sold at the lowest price, though it rose immediately to twenty-four and three-eighths. They credit it on my account at twenty-two, and it is now thirty, and they steal a profit to themselves of over eight hundred dollars, and cast me out a beggar. It closed at twenty-two and three-eighths, and opened at twenty-two and five-eighths. It is infamous! But what can I do? I am ruined. I am helpless. I am utterly at the mercy of this man. He is rich, with the money he has taken from fools like me, and yet he will not help me."

Jack listened to his ravings in silent pity and held the door open for him to totter out.

Later in the day, just after the Exchange had closed,

Jack ran across Tuggs again on Wall Street, coming out of an office building with a bundle in his hand.

He looked more despairing than ever, if that could be possible.

He stood for several minutes, looking up and down the thoroughfare as if not knowing which way to go.

Then he started across the street, staggering like a drunken man, just as an express wagon came swinging along at a rapid rate.

Jack sprang forward just in the nick of time to save him from being trampled on by the horses.

"Where in thunder are you going to?" the driver yelled at him in an angry tone.

Tuggs took no notice of the remark.

Indeed he seemed hardly conscious that he had just escaped a grave peril.

He stood swaying to and fro in Jack's grasp like some scarecrow that had come from a cornfield.

"Let me help you across," said the boy.

Tuggs looked at him with lack-lustre eyes and stepped out as Jack pulled him along by the arm.

"Where are you going?" asked Jack, after he had landed him on the sidewalk.

"I don't know," said Tuggs, wearily.

"I guess you'd better go home, hadn't you?" suggested the young messenger.

"Home?" muttered the old man, in an absent kind of way.

"Where do you live?" asked Jack, curiously.

The boy had to repeat the question before he learned that Tuggs was stopping at the Mills House—that haven for derelicts of all ages and conditions.

"Gee!" thought the young messenger, "if he was a retired manufacturer once, he's sunk pretty low. I guess Wall Street has much to answer for."

## CHAPTER IX.

### JACK'S FIRST INVESTMENT.

The old man dropped his package on the sidewalk, and the string becoming undone the contents were spilled out.

Jack stooped down to pick them up and found they were certificates of some kind of mining stock he had never heard of.

Each one represented 500 shares of the Gopher Gold Mining Company, of Bullfrog, Nevada.

At the sight of them Tuggs seemed to brighten up a bit.

"Do you want to buy them?" he asked, eagerly.

"What are they worth?" asked Jack, smiling at the idea of a messenger boy being able to acquire even 500 shares of any reputable mining stock.

"Millions!" exclaimed the old man.

"That settles it," thought the boy. "He's crazy, sure."

"Why don't you sell them to somebody that's got the



money to pay for them. You look as if you needed the cash," said Jack, aloud.

"Nobody will buy them," replied Tuggs, sadly.

"Why not?"

"I don't know."

"They can't have a market value, then."

"The company says they're worth ten cents a share. I paid three cents for them more than a year ago."

"Perhaps the company'll buy them in, then," suggested Jack.

"I don't know. Their office is in Denver."

"Why don't you write to the company?"

"I want some money now—to-day. I haven't a cent to pay my room rent or get something to eat," wailed the old man.

"Well, here's a half a dollar for you; that'll see you through till to-morrow."

"You're very kind. I'm afraid I sha'n't live long. I'd like to sell you this stock cheap. There's five thousand shares, and you can have it for a hundred dollars, or even fifty, if you haven't so much as that. Some day it will be valuable. It's selling for ten cents a share to-day; that makes the shares worth five hundred dollars."

"I'm afraid I can't buy them," said Jack, shaking his head.

"It's a pity," mumbled Tuggs. "You're losing the chance of your life."

"Well, I'll tell you what I'll do for you. Come up to our office and leave the certificates. I'll give you a receipt for them. Then I'll ask our manager what he thinks they're worth as a speculation. He knows a good deal about Western mines. If they're worth anything, perhaps the firm will take them off your hands or I can get somebody to buy them."

Just then Jack spied Oliver Bird coming out of his office.

"Wait a moment," he said. "Maybe I can find out about them now. Here's a broker I'm acquainted with. I'll let him see them."

So the messenger boy darted up to Mr. Bird, who was glad to see him and shook him cordially by the hand.

"I wish you'd tell me, Mr. Bird, if this stock is worth anything," said Jack.

The broker took the certificates and glanced at them.

"One of those wild-cat mines advertised in the daily press to catch fools," said the gentleman, handing them back.

"Then you wouldn't advise me to invest fifty dollars in these five thousand shares?"

"Hardly, Jack. Still, fifty dollars isn't much to risk, and it is always possible for one of these mines, which are floated on the reputation of rich ore leads in their neighborhood, to turn up a winner. If you can get these shares for fifty dollars and can afford to invest that amount on a one-hundred-to-one shot, as I should call it, why, it's better than many investments I know of."

"Thank you, sir. They belong to that old man yonder, who has been ruined on the market. He was rich once, but he caught the Street fever, and Hartz, on Exchange Place, has been his doctor—I should say, broker," grinned the boy.

Bird's face clouded at the mention of Hartz's name.

"Hartz is one of the slickest men on the Street," said Mr. Bird, "and one of the hardest, too, as I know to my cost. There isn't a particle of mercy in his make-up. He's ruined half a dozen brokers, to my certain knowledge. If it hadn't been that my rash attempt on my life that morning frightened him into making a certain concession, I should have been down and out. As it is, he didn't lose anything, and I was able to weather the storm."

"I have it from one of Hartz's clerks that the old man left all his money at their office. I should think he'd do something for an old customer who had been so unfortunate."

"Hartz isn't built that way," replied Oliver Bird.

"You don't think Hartz took an unfair advantage of him right along, do you?" asked Jack.

"Now you're treading on delicate ground, young man. But I think I can answer your question this way: I dare say he had as much show to win out at Hartz's as at any other broker's. No speculator who monkeys with the stock market has an even show for his money. It isn't the broker's fault; it's the game he's up against. The outside public make no money out of the brokers; the brokers live on the outside public. You simply bet that a certain stock will go up or down; generally it goes the way you don't expect, and there you are."

"Or you hold on too long," suggested the boy, who thought he knew why most of the uninitiated dropped their wealth.

"Of course; but who can guess the right moment to unload, eh, Jack?"

"Well, I feel sorry for the old man. It's evident he's seen better days. I am thinking of taking this stock on the bare chance it may turn out to be worth something one of these days."

"Well, that's your lookout, Jack. I don't advise you to buy it; but if you want to take a flyer of that kind, the experience will probably be worth the price to you. Good-bye. Come up and see us soon."

"Thank you, I will. Good afternoon, Mr. Bird."

Then Jack rejoined Tuggs, who during the interval waited for him like a submissive animal at the command of his master.

"Come with me; I'm going back to our office. I'll put your stock in the safe and give you a receipt for it. Come down about noon to-morrow, and I'll give you fifty dollars or it."

Tuggs was satisfied, got his receipt, and left the neighborhood.

Next day Jack bought the stock in regular form.

When he told Mr. Bishop what he had done, that gentleman rather frowned upon the transaction.

Finally he laughed, and told Jack to write to Denver, enclosing the numbers of the certificates, and request the secretary of the company to make the proper transfer on the books of the company.

He did so at the first chance, and went home feeling like a bloated capitalist on a limited scale.



## CHAPTER X.

## HOW JACK ACQUIRED INSIDE INFORMATION.

One morning Jack was sent to deliver a package of important papers at the office of a well-known millionaire capitalist.

Entering the reception-room, he found Hartz and another prominent broker standing by one of the windows, talking in a low tone together.

They did not notice him right away, and though the boy made no effort to listen to their conversation, of which he couldn't hear much any way, a bit of valuable information came to him quite unexpectedly that set him thinking very hard as he marched inside to deliver his package to the capitalist in the private office.

He had heard Hartz and the other broker talking about a certain stock which they were going to corner.

They had called on the millionaire, expecting to interest him in the scheme with others whose names were written down on a list referred to by Hartz during his talk.

Now, many boys wouldn't have given the matter a second thought, or if they had, wouldn't have had the gumption to consider how they might avail themselves of the knowledge that every broker in the district would have given his head, so to speak, to have an inkling of.

But Jack Hazard was smarter than a steel trap.

Corners and such things were familiar terms to him.

He hadn't burnt his fingers in the market as yet.

He was a deal too cautious for that.

But all the same, the fever had been working in his blood, and there was no telling when it would break out.

He had his own idea about investing in stocks, and had figured the thing out until his brain sometimes got weary over the work.

Practically he was standing on the brink, like a timid bather on the seashore, tempted by the sight of the water, but hesitating to make the first plunge.

And now, like a sudden inspiration, he believed he saw his way to a good thing.

And it was a good thing, if he only worked it right.

And he thought he knew how to do it.

"What are you thinking about?" asked Millie Price, noticing the preoccupied air of the boy after he returned from the capitalist's office.

"I was thinking how I could make a haul," said Jack, with a grin of anticipation.

"Not in stocks, I hope," said Millie, with some concern, for she had little faith in Wall Street deals.

"That's for me to know and you to find out, Millie," said Jack, tantalizingly.

"Aren't you just horrid!" she retorted, with a smile that showed the young messenger was a prime favorite of hers.

"I hope not. That's what you said about that dude that was in here yesterday. I hope you aren't comparing me with him."

"The idea! Just as if I would!" she said, tossing her

head. "Oh, by the way; who do you suppose was in here inquiring for you while you were out?"

"Couldn't guess, Millie, unless it was the Mayor, who is a particular friend of mine," said Jack, with a grin.

"What a ridiculous boy you are! It was Mr. Seymour Atherton."

"No; is that a fact?" said the boy, with evident interest. "I should like to have seen him."

"And he had your little mash with him, too," said Millie, with a mischievous smile.

"What's that? What are you getting off?"

"Don't you really know who I mean?"

"Of course I don't. I haven't any mash unless it's yourself," grinned Jack.

"Haven't you got a cheek!" laughed the stenographer, blushing. "Well, then, I'll tell you who it was. It was Fanny Bruce, and she looked just too cute for anything."

"I'd liked to have seen her, too," said Jack.

"She's the loveliest little girl, I think, I ever saw," said Millie, enthusiastically.

"Hello!" exclaimed Ed Potter, walking in. "What are you two chinning about? Why don't you get busy? What am I paying you for?"

"Hello, Ed! What brought you around?"

"My feet. Did you think it was an automobile?"

"Isn't he funny?" said Millie.

"You must excuse him, Millie; he isn't responsible at all times."

"I s'pose you think that's amusing," growled Ed.

"Say, Ed, I want to see you a moment," said Jack, walking over to a window.

"Well, look at me; I'm on exhibition for the time being," snickered Potter.

"Oh, rats! Come over here. I want to talk to you. Got any money you want to invest?" he asked as Ed approached.

"Sure—seven cents."

"Stop your fooling. Got ten dollars? If you have, I'll put you on to a sure thing."

"What is it?"

"Buy a couple of shares of L. S. on a ten-per-cent margin. Last quotation thirty-six."

"Got a tip?"

"That's what I have. I'm going down to the Seaman's to-morrow to draw my pile. I've enough to collar twenty-five shares at that margin."

"Well, I'll think about it."

Next morning L. S. opened at the same figure, and as soon as he got the chance Jack hied himself to the savings bank, drew his money, and, dropping in on Oliver Bird, surprised that gentleman by asking him to buy 25 shares of L. S. for him.

"You ought to know your business, Jack; but it seems to me you're doing a foolish thing," said the broker, warningly.

"That's where you and I differ at present. Back me for twenty-five shares more, and I'll let you in on the ground floor."

"What do you mean by that?" asked Bird, curiously.



"Will you stand for the twenty-five if I tell you?"

"Certainly, if you're determined to make the plunge; but remember, I strongly advise you against it. I owe you a good turn, and I'll back you for fifty; so take your money away."

"That isn't business, Mr. Bird. I won't accept any favors in this deal. I come to you same as I would to any broker. I'll sell you a share in my tip for a ten-per-cent margin on twenty-five shares of L. S. And if you consider the tip worth it, I want you to deal with me same as you would with anyone else."

"Well, what's your tip, Jack?" asked the broker, smiling doubtfully.

"Hartz and Bradshaw are getting up a corner to boost L. S."

"How do you know that?" asked Bird, sharply.

Jack told him what he had overheard the two men say at the capitalist's office the day before.

Mr. Bird considered a moment.

"I don't mind admitting that your information is valuable, and I'm going to look into it. If I find from indications that are bound to show themselves in a day or two that a pool has apparently been formed, I'll stake you for one hundred shares; the tip is worth that easily."

"All right! Much obliged," said the boy, joyfully. "That's business, and my hundred dollars will give me twenty-five shares more. But you must let me use my own judgment about selling out."

"You'd better let me attend to that, Jack."

"Thanks; but I've got my own idea. I'd like to feel independent in the matter. I've been studying the market for some time, and if you can shear me of the little wool I've got, you're welcome to do so."

"I shouldn't want to do that, Jack," laughed the broker.

"And I don't propose to give you the chance to do it," grinned the boy.

"You're a case, young man. Drop in and see me in a day or two."

"All right, sir." And Jack took his leave, feeling that at last he was getting to be of some importance in the Street.

## CHAPTER XI.

### THE GREATEST SCARE OF HIS LIFE.

When the Exchange closed that afternoon L. S. was quoted at 36½.

It opened at the same figure on the following morning, and when business was over for the day Jack's eager eyes noticed that it had advanced only one-half a point.

Next day it opened at 37, and during the morning the young speculator managed to drop in on Oliver Bird.

"Come inside," said his friend, the broker. "I want to see you."

Jack hastened into the private den.

"Here is a memorandum for one hundred and twenty-five

shares of L. S. which I bought for your account at thirty-six and a half, but I've made it thirty-six, as that was the figure you ordered the stock at, and as I didn't buy it till yesterday I had to pay the fraction extra. I'll hold the stock subject to your order, of course. I'm satisfied that a corner has been formed to bull the stock, and that it will go up to some purpose in a day or two. I stand to win something handsome myself on this deal, and when I've cashed in, I'm going to treat you to a Sherry blow-out."

"Well, I hope you'll make a good thing out of it, Mr. Bird, for you've put me in the way of becoming a small capitalist myself."

"You don't owe me any thanks; it's all the other way. But recollect you've assumed the responsibility of your own deal. I only hope you won't make a wrong move. After the stock will have reached a certain figure—and what that will be no man can guess—the bottom is liable to drop out at any moment. Should you be caught on the toboggan, your profits will vanish like smoke."

"Yes, sir; I understand that. But I'm out for experience, and I'm banking that it'll be on the right side."

"Well, my lad, I admire your nerve; but while you have the advantage of inside information at the start, your lack of experience on the market may land you in the soup when you least expect it."

In spite of his natural assurance, Jack's nerves were all of a tingle during the next ten days as he followed the rising quotations of L. S. from 36½ to 76, the closing figure when the Exchange shut down on the tenth day.

Several times he had actually been on the point of ordering the big broker to sell him out, but he hesitated at the golden prospect of a higher market.

"With a syndicate probably backed by millions behind it, it will surely go to par," he reasoned with boyish enthusiasm.

He was assailed by the same fatal temptation that has ruined thousands on the very brink of a successful coup.

Twice Jack had received a hint from Mr. Bird—the last a strong one. He considered them and then decided to hold on a while longer.

"Say, Jack, what's the matter with you; you're as nervous as an old woman," said Ed as they were on their way home on the afternoon of the day the stock touched 76.

"Am I?" returned the lad, with a queer sort of laugh. "I didn't notice it."

"Sure you are. What's up? You aren't thinking of running off with Millie Price and getting married, are you?" jokingly.

"Hardly, old man."

"Haven't been robbing the office safe with a view of emigrating to Canada?"

"Not much chance for that," with what was intended to be a cheerful grin.

"Then what's troubling you?"

"Is my hair turning gray?"

"I haven't noticed that it is," said Potter, in some surprise. "Why?"



"I didn't know but that it was, you seemed so concerned about me."

"Stop your jollying. You're different to what you were a week ago, and that's enough to show that you've got something on your mind. Ain't I your friend?"

"Certainly."

"Then you oughtn't to keep me in the dark."

"I won't—after to-morrow."

"Why not now?"

"Because I've particular reasons."

Ed was by no means satisfied with this answer, but he had to let it go at that.

Jack's mother and sister had also noticed and remarked on the change that had come over him, but to all their anxious inquiries he refused to admit that there was anything the matter with him.

That evening he spent studying the market quotations for the past week and figuring upon the chances of L. S. going higher.

Finally the big broker's warning that at any moment he might expect to be lost in the shuffle if he tempted fortune too far decided his course of action for the next day.

"I'll order Mr. Bird to sell first thing in the morning," he said to himself.

Once he had reached a decision, the matter was settled for good and all.

Notwithstanding that fact, his dreams that night were enough to set his hair on end.

Nevertheless he was perfectly cool and collected next morning when he reached the office and exchanged the usual greetings with Millie Price.

"I've never seen you look so much like a little man of business as you do to-day, Jack," laughed Millie.

"And I've never seen you look half so pretty as you do this morning," responded the lad, gallantly.

Millie blushed to the eyes.

"Really, you're too complimentary for anything," she said as she busied herself with her machine.

Jack laughed.

"Will you do me a favor?" he asked.

"I should be delighted," she replied. "What is it?"

"Put a fresh sheet of paper on your machine. I want you to write a note for me."

"Certainly. There; now I'm ready for you to dictate."

"All right. Got the date down?"

"Yes."

"Then here goes: 'Mr. Oliver Bird, — Wall Street. Dear Sir—Please close out my L. S. stock——'"

"Your what?" almost gasped Millie, stopping the machine.

"Please don't interrupt me, Miss Price," said Jack, with a sober countenance, while the girl stared at him with all her eyes.

"Go on," said Jack. "Stock, I think, was the last word. 'Stock at the ruling quotation at once, and oblige yours very truly.' That'll do. I'll sign it while you are addressing the envelope.

"Is this one of your jokes, Jack?" asked Millie, handing him the envelope.

"I'm not in the habit of joking in matters of business," replied Jack, with a serio-comic expression.

"Then you really are dabbling in stocks, which you ought not to do," said Millie, severely.

"Do you take me for a kid, Miss Price?" asked the boy, trying hard to suppress a grin.

"'Miss Price'! Come—I like that!" she exclaimed, flashing a half-reproachful glance at him.

"I was only teasing you, Milly. Yes; I have been fooling a bit with the market. Eleven days ago I bought on the usual ten-per-cent margin one hundred and twenty-five shares of L. S. at thirty-six. I am going to sell out at once."

Millie grabbed up that morning's "Wall Street Indicator" and ran her eyes down the list of stock quotations.

"Here it is: L. S. closing price, seventy-six. Jack Hazard! You don't mean to say——"

The girl stopped through sheer amazement.

"I don't mean to say what?" laughed Jack.

"That you have one hundred and twenty-five shares."

"That's what I have."

"And you bought in at thirty-six?"

"That's what I did."

"Why, that's a profit of five thousand dollars, you reckless boy!" gasped Millie, after a rapid mental calculation.

"That's the way I figured it—if the price doesn't break before my broker can sell it this morning."

"Well!"

That's all she said, for just then Mr. Bishop came in; but the exclamation spoke volumes.

"I should like to go out five minutes on a little matter of business, Mr. Bishop," said Jack, and on receiving the desired permission, he rushed down to Bird's office and handed in the envelope, which he had marked "Important."

It was half-past ten when the young messenger returned to the office from his first errand.

"Mr. Bishop wants you," said the bookkeeper.

The manager was dictating to Millie.

"Take this note——" began Mr. Bishop to Jack.

"Mr. Warren wishes to see you, sir," interrupted a clerk at that juncture.

"Tell him to step right in."

Mr. Warren, one of the firm's largest customers, walked into the private office hurriedly.

"Say, Bishop, I just got out in time, didn't I? L. S. has gone to pieces, and the Exchange is in a panic."

Millie, with a startled look, glanced at Jack.

The boy had turned as white as a ghost.

"You're wanted at the 'phone, Hazard," said another clerk, poking his head inside the sanctum.

"May I——" began the boy, in a shaky voice.

"Certainly; answer it," said the manager, without looking up.

"Poor boy," murmured Millie as Jack almost staggered out of the private office. "I feel so sorry for him," and she looked as if she wanted to cry.



"What's the matter with your messenger?" asked Mr. Warren.

"Nothing that I know of," replied Mr. Bishop, in surprise. "Why?"

"Why, he looked as if he was going to faint just now."

"I didn't observe it; maybe he's sick. He didn't say anything about feeling bad. So the bottom has fallen out of L. S., eh?"

In the meantime Jack reached the 'phone and grasped the receiver in a mechanical way.

"Well?" he shouted, hoarsely.

"That you, Jack?"

"That you, Mr. Bird?"

"Yes. L. S. is on the slump, and no telling where it will fetch up; but you're safe, young man. Your order to sell came in the very nick of time. I disposed of your stock at seventy-six, the top figure, and I had hardly recorded the transaction before Yates, a big gun, dumped ten thousand shares on the market. Hartz couldn't handle it, and pandemonium has resulted. I congratulate you. You had the closest kind of a call. See you later. Good-bye."

"Gee whiz!" muttered Jack as he hung up the receiver, barely repressing a whoop of delight. "I've scooped the trick! And to think that a minute ago I was nearly frightened out of my boots!"

## CHAPTER XII.

### THE DUDE AND THE VIOLETS.

Jack hustled on his next errand as if the wings of Mercury were attached to his ankles.

He was fairly tickled to death over the coup he had made on the market.

Five thousand dollars!

It kept ringing in his ears and marked time to his nimble footsteps.

And it was pleasant music, too, you may well believe.

When he got back, the first thing he did was to tell of his good luck to Millie.

And wasn't she glad?

Well, don't say a word!

She had been fearing the worst and sympathizing with him in her mind, and after all it had been a false alarm.

"What are you going to do with so much money?" she asked, with a smile.

"I haven't decided whether I'll buy a farm or start a bank," replied Jack, with a happy grin.

"What a comparison!" laughed the pretty stenographer.

A little while afterward he told Mr. Bishop, and the manager was amazed.

"You're a lucky boy, Jack; but don't try it again."

Late in the afternoon he went around to Bird's office.

The big broker was in and expecting a visit from him.

"It's better to be born lucky than rich, young man," he said, genially. "Do you know, if you had allowed yourself to get caught in that deal I should have been tempted to have given you a dressing-down. As it was, you took altogether too many chances. You only escaped by the skin

of your teeth. Why, I got rid of my holdings at sixty-nine two days ago, and I was half tempted to sell you out at the same time. Only, you see, that isn't according to Hoyle."

"I'm glad you didn't treat me like a kid—for that is what it would have amounted to if you had used your own judgment against my orders."

"I'm glad myself, seeing how the thing has turned out. I'll send you a statement and a certified check to-morrow."

"Don't forget to deduct your regular commissions," said Jack, promptly.

"All right," replied the broker, who understood the boy thoroughly.

"I wish I was of age," said Jack, wistfully.

"Why so?"

"Because then I could sign checks and not have to draw my money personally whenever I wanted to use it. It would save me lots of time."

"I hope you aren't thinking of making a practice of this sort of thing. If you are, you'll make a mistake. The best thing that could happen to people who come into Wall Street is to lose their first deal. It might serve to scare them off for good."

"Your advice is good, Mr. Bird, and I am much obliged to you for it; but if I see another good thing going to waste I should feel sorry to let it get away from me."

"Good things are not handed out to the public, Jack. You came by the L. S. tip through sheer horse luck—a chance in a million."

Jack made no answer to that, but took his leave soon, after promising to dine with Mr. Bird the next evening at Sherry's.

On the way back to the office our young messenger boy bought a nice bunch of violets, which he artfully attached to Millie's Remington while she was taking down the final dictation of the day in Mr. Atherton's room.

"Where did these come from?" she asked Jack, who was perched over in the corner, reading a copy of that week's "Financial Chronicle," as she reseated herself at the machine.

The sly puss knew pretty well who had bought them, but that was one of her little coquetries.

"I think it was that dude that was in here the other day that brought them expressly for you. He works upstairs, you know," replied Jack, smothering a grin.

Before she could reply, in walked that self-same dude, Percy Chamberlain, with a duplicate bunch of violets.

And straightway he pranced up to Millie and held out the flowers, with a low bow.

"Will you accept these flowers, Miss Price? Bought them expressly for you, don't you know?"

Millie was astonished.

"Why, hello, George Augustus Fitzwilliam!" exclaimed Jack, dropping the paper and gliding over to the dude clerk, whose left hand he seized and shook as if he were some long-lost friend. "We haven't seen you for two whole days. Where have you been keeping yourself?"



Percy, who was a tall, thin, good-looking Englishman, one of the clerks of the British & North American Fire Insurance Company, with offices on the third floor of the building, gave a howl of pain and then hopped about the floor like a monkey on a hot stove.

"What do you mean, fellow, squeezing my—aw—hand in this mannah? Don't you know any bettah?"

Percy was very angry indeed.

"What do you want me to do? Give you one of those pumphandle shakes? That isn't my style, George Augustus," snickered Jack.

"I wish you would keep your distance, boy," said Percy, resentfully. "I don't wish to be bothered by you, don't you know. You're only the office boy. Really, Miss Price," he said stooping to pick up the violets he had dropped, "these American boys are deuced annoying, don't you know. These flowers are for you. Hot-house specials, from Hutchins'," mentioning a prominent florist on Broadway.

"Gee!" exclaimed Jack, who had been watching his chance to chip in again, "I'm sorry to call you a liar, George Augustus, but you bought 'em off that dago down stairs. That's where these came from, and if there's any difference between 'em I'd like you to point it out. Same trade-mark on each," and he pointed to the bit of red cord with which each bunch was secured.

"One bunch is quite enough for me," said Millie, with a laugh. "If you'd come first, Mr. Chamberlain, why, I might have accepted yours."

"Really——" began Percy.

"Come, George Augustus, you'd better sneak. Miss Price has several letters to copy, and she wants to get home some time this afternoon, don't you know," mimicking the Englishman.

"Won't you accept them, Miss Price," persisted Percy, after an indignant look at Hazard.

"You will have to excuse me, Mr. Chamberlain," said Millie, turning to her machine and commencing to click off her notes, thereby ignoring the dudish visitor.

"Good-bye, George Augustus," cried Jack, as the disappointed Englishman started slowly for the door. "Come in again when you haven't so long to stay."

"You're an insulting fellow. I don't wish you to notice me again," angrily retorted the insurance clerk just as he was passing out of the doorway.

"It was very kind of you to bring me those violets," said Millie to Jack as the door closed. "It's my favorite flower."

"You see, I'm getting reckless now; I've money to burn," laughed the boy. "Next thing you know, I'll be asking you to marry me."

"You silly boy!" exclaimed Millie, blushing furiously as Jack ran away.

## CHAPTER XIII.

SILAS HOCKINS, FROM AVALANCH, N. J.

A few days after that, as Jack was coming out of the Post Office, he was stopped by a sun-burned, countrified-looking man, who said:

"Waal, sonny, kin yeou tell me where Nassau Street is?"

"Sure; come right along with me and I'll steer you into it," replied the boy, good-naturedly.

But before the countryman could take a step, a dark-featured man, dressed in a checked suit, with a Brazilian sunstone in a gaudy scarf, and a strong odor of the Tenderloin about him, stepped up and, grasping the farmer by the hand, exclaimed:

"Why, how do you do, Silas Hockins? When did you come to town?"

"Waal, naow, yeou seem tew know me, mister, but I'm gosh-darned ef I kin place yeou fur a cent," answered Farmer Hockins, in a puzzled way.

"Why, I was down in your neighborhood all last summer. Avalanch, New Jersey, is where you live, isn't it?"

"Waal, naow, I expect yeou're right there, mister; but I don't recollect yeou, just the same."

"My name is Bond—Steve Bond."

Silas Hockins shook his head, while Jack Hazard, who stood a few feet away, sized the other stranger up for a confidence man.

He was certain of it a moment later when the farmer said:

"Seems yeou're the second one thet's stopped me sence I landed from the ferryboat. The other chap thought he knowed me, too; but when he found out my name was Silas Hockins and thet I lived in Avalanch, New Jersey, why, he 'pologized and went off. He thought I was Josh Whitcomb, from Newark. Haw, haw, haw!"

"You mustn't mind that, Hockins," said the man, with a crafty smile. "We New Yorkers are mighty glad to meet our friends from the country, and we always do the right thing by 'em."

"Waal, naow, yeou don't say!"

"Say," put in Jack at this point, "I'm waiting for you. You want to find Nassau Street, don't you?"

"Never mind, young man; you can run along. I'll take charge of Mr. Hockins and show him all that's to be seen."

The New Jerseyman seemed undecided what to do, seeing which, Jack decided to block the sharper's game.

"Look here," he said, in a low voice; "I'm dead on to you. There's a cop across the street. If you don't take a glide, I'll run over and give him the tip-off."

The sharper saw that his game was up.

"I sha'n't forget you, young man, if I ever come across you again," he said, angrily, as he turned and walked away without another word to the countryman.

"I reckon he don't know me arter all," remarked Mr. Hockins, taking a fresh hold on his carpetbag as the man from the Tenderloin faded around the corner of the Post Office. "Still, he seemed to hev my name and whar I cum from right pat."

"He didn't know you at all. That fellow was a confidence man." And as Silas Hockins followed across the street into Ann Street, the boy explained the old threadbare game to him.

"Waal, naow, yeou're right smart, I reckon, to see through thet chap at once. I s'pose yeou drink, don't yeou?"



A glass of cider would kinder hit me in the right place," and Hockins paused in front of a saloon.

"I'll wait for you, if you don't linger too long," answered Jack.

"Ain't yeou comin' in?"

The boy shook his head.

"Waal, I won't me more'n a minit."

Jack glanced over a cheap lot of books on a vendor's cart drawn up alongside the narrow walk until Silas Hockins reappeared.

"This is Nassau Street," said Jack, after they had walked a short block. "Where did you want to go?"

"Waal, I'll tell yeou. I want tew get tew Wall Street, and Dominie Hudson, of our town, told me ef I found Nassau Street I could walk right into it."

"He told you right. Come along; I'll take you there."

"Be yeou goin' thet way, then?"

"Sure; that's where I work."

"Sho! Yeou don't say! Maybe yeou kin tell me where I kin find some of them thar bulls and bears what folks talk about."

"You want to visit the Stock Exchange. I'll get you an admission ticket from my boss."

"Will yeou? That's kind of yeou."

"Where do you expect to stop while you're in town?" asked Jack, thinking he might direct Mr. Hockins to a cheap but respectable hotel.

"Waal, I'll tell yeou. I'm goin' over to Brooklyn to try and hunt up a niece of mine I hain't seen sense she was married, nigh on to twenty year ago. Her name was Sarah Dusenbury, but she married a Price. She's got a grown-up darter thet works one of them highfalutin writin' machines like this," and Mr. Hockins dropped his bag and proceeded to give a comical illustration of how one clicks the keys of a typewriter.

"Her name isn't Millie Price, is it?" exclaimed Jack, with some interest.

"Why, haow did yeou guess thet? Thet's the gal's name, sure."

"Would you know her if you saw her?"

"Waal, no, seein' ez I hain't never seen her in my life. She's a good gal, I've heerd, and I've concluded to do somethin' fer her and her mother. I've saved a leetle somethin' sence I took ter farmin', an' ez I hain't got no one but my niece to leave it to, I've come on tew hunt her up."

"You'd better come to the office with me. Our stenographer is named Millie Price, and perhaps she's your relative."

"Waal, it won't dew no harm tew see the gal. She kin tell ef her ma's name is Sarah Dusenbury Price and ef she wuz born daown East in the same taown I hailed from, and sich like."

So Jack piloted Silas Hockins into Atherton's office.

Then he rushed up to Millie.

"Was your mother's name Sarah Dusenbury before she married Mr. Price?"

"Yes," replied the girl, opening her eyes very wide indeed. "How did you come to find that out, Jack?"

"I met a relative of yours, Silas Hockins, and brought him here. He's in the reception-room. He wants to find where you live. Hadn't you better see him?"

"I've often heard mother speak of her uncle Silas, but I've never seen him nor has he ever seen me."

"Well, Millie, I think he's a good thing to freeze to, as he told me he has money and calculates on doing the right thing by you and your mother. If I were you, I'd steer him right over to your home. Mr. Bishop will let you off, I guess. Go out and see him now. And don't ever say I didn't do you a good turn."

Millie had no trouble in identifying herself to Mr. Hockins' satisfaction.

She got leave of absence for the rest of the afternoon, and took Silas home with her.

As Jack had figured, Mr. Hockins' arrival proved a good thing in the end for both Mrs. Price and her daughter Millie.

## CHAPTER XIV.

### A POINTER—WORTH WHAT?

"I wish I had half your luck, Jack," said Ed one morning shortly after the young messenger had scooped in that \$5,000 on L. S. stock.

"I suppose you are referring to what I made the other day."

"Yes; and I can't see how you did it."

"I'm not surprised. I gave you the tip to buy as many shares as you could put up the margin for. Did you do it? No; you were afraid to risk even a ten-dollar note on a good thing. Well, you lost your chance."

"I lost more than that," said Ed, with a mournful look.

"What did you lose?"

"Fifteen plunks."

"In what way?"

"Well, after you told me you had collared five thousand dollars on L. S. I went home and kicked myself around the block."

"That was right. You deserved it. If you'd only bought two shares of L. S. as I told you to at first, you might have made seventy-five dollars clear profit."

"That's what I said to myself. I felt I'd been a chump. You made a bunch of easy money while I hadn't made a sou. Well, along came Denny McFadden, and I told him what a calf I'd been. He asked me if I had any money. I told him I had fifteen dollars. Then he offered to put me next to something that beat stocks all hollow. I knew what he meant, and fought shy. But he talked me into going around to a certain pool-room with him, just to see how the thing was worked."

"You needn't go any further, Ed," said Jack. "I know what you're going to say. Denny got you to wager your fifteen dollars on some horse before you left. Isn't that it?"

"Yes; I put the whole thing on Custard Pie, a long shot,



one hundred to one. Denny said he had a tip that the nag was slated to win next day. He'd been over at the track and claimed he knew all about it. It was the same as picking up the money, and when I got the fifteen hundred I was to give him five hundred for the tip."

"Ed, you're easy. I thought you knew what Denny is by this time. As for racing, don't you know that race-tracks are open gambling-places, maintained in defiance of the State Constitution because of a law passed corruptly?"

"I know pool-rooms are maintained in defiance of the law, but at the tracks you can bet all you want. I don't see why——"

"I'm not going to argue the matter, Ed. I'm interested in the stock market, not in the race-track. Now, I'll tell you what I'll do for you the next time I catch on to a good thing: I'll put up twenty-five dollars for you in connection with my own venture. That'll give you a small stake if I win."

"If you do that, Jack, you're a brick," said Ed, brightening up.

"I'll do it, all right." And there the matter dropped for the time being.

In spite of the well-meant advice of Oliver Bird and Mr. Bishop, Jack was itching for another crack at the market.

All the same, it wasn't his idea to go at the thing blindfolded.

He hardly expected to pick up another tip like the last.

Still, he kept his eyes and ears wide open, so that in case anything worth while drifted his way it wouldn't get by him.

Any small favor would be thankfully received.

He was on speaking terms with a good many brokers, and he knew every prominent one by sight.

Next day Jack was coming along New Street about lunch hour, when he ran into Hartz, the Exchange Place broker.

Hartz was a little, wiry man, with snappy black eyes, and was about as shrewd as you find them down in the financial district.

Ever since the day Jack saved Oliver Bird from taking his own life in the office of the broker, Hartz had taken more or less notice of the boy, which was something unusual for him to do.

As we have already seen, he gave Ed Potter a job entirely on Jack's recommendation.

"Hello, young man! Who are you running into?" exclaimed the broker, grabbing the boy with both his arms and holding him tight.

"I beg your pardon, Mr. Hartz, but I didn't see you."

"No; I'm not quite as big as Bird," grinned Hartz.

"How long have you been on the Street now, Hazard?"

"Six months, sir."

"Look as if you'd cut your eye teeth by this time. It's a wonder you don't get into trouble with that tongue of yours."

"Why so?" asked Jack, in surprise.

"Yesterday morning, when you came into my office, young Percy Chamberlain, secretary for the resident manager of

the British and North American Fire Insurance Company, was there talking to Miss Kitson, my stenographer. Just as you stepped up to her desk he remarked that he was the last remaining member of his family, whereupon you said you read in the morning paper that the lobster was becoming extinct. And I suppose you wondered why Chamberlain left the office in a huff. You're a peach!"

Jack grinned.

"Percy makes me tired," he said. "He's always dropping in and bothering our typewriter with his silly remarks, so I make a point of giving a shot where I can."

There was a twinkle in Hartz's eye.

"Ever take a flyer on the market?" he asked, suddenly.

"Once."

"When was that?"

"Couple of weeks ago."

"How did you come out?"

"Ahead."

"Lucky boy."

"I s'pose you haven't any tips to give away, have you, Mr. Hartz?" grinned Jack. "You owe me one for saving that carpet of yours the day Mr. Bird got reckless."

"Don't carry such things about with me," said Hartz, in his sharp, off-hand way. Then, after fixing the boy with his penetrating eyes a moment, he suddenly said: "If you've got twenty-five or fifty dollars you haven't any use for, you might buy a few shares of D. & G. just to keep your thoughts off Percy Chamberlain," and the broker nodded and walked away.

Jack looked after him.

"A few shares of D. & G.," he muttered. "I wonder if he meant that? I noticed that stock went up a point yesterday and two points so far to-day. Looks as if it was a safe investment. I'd give something to find out if that was the stock I saw him rushing about after this morning on the floor of the Exchange? It isn't like him, or any other broker, for that matter, to give out a real, Simon-pure pointer. It isn't business. Still, I notice Hartz treats me different from most people. Maybe he's grateful because I saved him from something like a scandal; at any rate, a good many hard things would have been said about him if Mr. Bird had killed himself up in his office that morning. I'll have to think this over. I guess it wouldn't be fair to tell anyone what he said about buying D. & G. He kind of sized me up pretty sharp before he opened his mouth about it. I know he doesn't like Chamberlain coming in his office and taking up Miss Kitson's time, and he was tickled because I started the dude on the run. I'd like to make another haul out of the market. Hartz hasn't the least idea I have \$5,000 in bank. If he had, I guess——"

"Hello, Jack!" interrupted the voice of Ed Potter, and his chum grasped him by the arm. "Let's go in here and have a bite."

Jack allowed his friend to steer him into a crowded New Street quick-lunch house.

They ordered coffee and stew as soon as a couple of stools were vacated.

"I s'pose you haven't the least idea whether or not your



boss is buying any D. & G. stock, have you?" whispered Jack.

Ed shook his head.

"You can't learn much up in that place, I can tell you that. I know Hartz did buy a block of some kind of stock yesterday from a Mr. Warren, for I was sent over to get it."

"You mean George Warren, of — Broad Street?"

"Yep."

Jack made a mental note.

"And I fetched another stack of stock this morning from Bentley & Clews."

"You don't know what that was?"

"Nope."

"Say, Ed, s'pose we take in the Academy to-night," said Jack, suddenly changing the subject.

"I'm with you. What's playing there?"

"'In Old Japan.' Well, so long. I'll wait for you at the house."

## CHAPTER XV.

### IN THE GRASP OF THE MARKET.

"Mr. Atherton, do you know if Mr. George Warren has any D. & G. stock?" asked Jack of his employer that afternoon.

It was a rather cheeky thing for the boy to do, but then he was something of a privileged character with the boss.

"I believe he has. At least, we bought a block of it for him some time ago. There's been an advance in it yesterday and to-day, but I don't fancy it will go any higher. Anybody ask you for the information?" asked Mr. Atherton, pointedly.

"No, sir; I was thinking of buying a few shares myself on margin."

"Well, I guess Warren will let you have what he has at sixty-two, if you would like to buy it outright. It'll cost you about three hundred and ten thousand dollars cash," said Mr. Atherton, with an amused smile.

"I don't think my bank account would stand for that," answered Jack, with a grin.

"Seriously, Jack," said his boss, "I wouldn't advise you to buy any stock on margins. I don't want you to catch the fever. It's dangerous. You've no idea of the money engaged in productive industry, money earned by hard years of labor and economy, money held in trust for widows and orphans, money stolen from banks and corporations, money abstracted by clerks and office boys, is carried into Wall Street, in the vain hope of acquiring a sudden fortune, and there remains."

Mr. Atherton turned to his desk, and Jack went back to his duties, satisfied he had learned something, at any rate.

"How could I find out if Bentley & Clews have any D. & G. stock?" asked Jack of Mr. Bishop, at the first opportunity.

"Why do you wish to know?" asked the manager, per-

haps a bit sharply, for the question coming from Jack rather surprised him.

"I have a personal reason for wishing to know," replied the boy, respectfully.

Mr. Bishop looked at him a moment or two before he answered.

"I happen to know that Bentley & Clews have no D. & G. stock in their possession—at least, they didn't have an hour ago. They delivered a large block of it this morning to Mr. Hartz—all they had on hand."

"Thank you, sir."

"Of course, whatever I tell you or you may accidentally learn while in our employ must go no further. You understand that, I suppose?"

"Certainly, sir."

That night, before Jack went to the theatre, he had decided to buy as many shares of D. & G. on a ten-per-cent margin as he could afford.

The bank where Jack had his money on deposit—except \$500 with which he had reopened an account at the Seaman's Savings—had a department devoted to the purchase and sale, through outside brokers, of stock for the accommodation of its customers.

D. & G. opened at 62½, and as soon as he got a chance the boy ran over to the bank, saw Mr. Black, who had charge of the department in question, and asked him to buy for his account 700 shares of D. & G. at the ruling figure, provided that in the meantime the stock did not go above 63.

Mr. Black 'phoned one of their brokers, but it was some little time before that number of shares was obtained, as it seemed to be scarce that morning. At any rate, it cost Jack 63, the 700 shares figuring up \$44,100. Ten per cent of the purchase price, or \$4,410, Jack drew and paid to Mr. Black.

When the Exchange closed for the day D. & G. was quoted at 64½, and Jack was therefore something like \$1,000 to the good.

"I was up in the Bronx to-day, John, visiting the Deans," said his mother, at the supper table. "They have a very nice place there, and it only cost them about \$5,000. I think it would be a good idea if you went up that way next Sunday and took a look around. There are a lot of nice houses for sale in that locality. You have some money in bank now—enough to buy a nice little place. I am sure it would be much more comfortable to live in our own house and much healthier than to continue here, where the neighborhood is so crowded. Annie and I were talking the matter over before you came in. She'd like to go with you, and I am sure the exercise and fresh air would be good for her."

"All right, mother," agreed Jack. "We'll take Ed along, too."

"Will you?" said his sister, brightening up.

"Sure. He'll be glad to go, sis. He thinks there isn't another girl who can hold a candle to you."

"The idea!" said Annie, with a blush.



"Yes, the idea!" he said, mimicking her. "What are you blushing about?"

"Why, I'm not blushing," she answered, in evident confusion.

"You're not blushing? I'll leave it to mother," said Jack, merrily.

"You mustn't tease your sister, John."

"All right," said Jack, obediently, "if that's the orders."

"You're real mean," said Annie, with a charming little pout. "Suppose I was to tease you about Millie Price?"

"Pooh! What about her?"

"Oh, you think I don't know anything about her. Ed told me lots about you and her."

"Did he? Then I'll murder him; see if I don't," cried the boy, shaking his fist, with mimic ferocity, in the air.

"Ha, ha, ha, ha!" laughed Annie, clapping her hands, gleefully.

"I'm going to bring her up to see you some Sunday," said Jack.

"That will be real nice," said Annie, with much interest. "Why not next Sunday. Bring her to dinner, and then we can all go to the Bronx together in the afternoon. Mother, make Jack promise to do that."

"I should be very glad to have her come to dinner, John, if you would like to have her come."

"All right, sis; I'll ask her if she will come. I've had the plan in my head some time, but somehow I never thought to ask you."

"I don't believe a word of that, Jack," said his sister, tantalizingly. "You were afraid I'd tease you about her. You know you were."

"Nonsense!" objected the boy, flushing up in his turn.

"Who's blushing now?" and Annie laughed gleefully.

Jack jumped up and chased his sister several times about the table, but failed to catch her till she took refuge on the floor beside her mother.

He grabbed her in his arms.

"Now, that's not fair! Is it, mother?"

Jack's answer was a rousing kiss.

"You big bear!" she exclaimed, pushing him away, while her eyes fairly danced with fun.

Jack dreamed that night that his D. & S. stock had gone up out of sight and that he had made \$10,000,000.

For the rest of the week, whenever he had the chance, he kept his eye on the indicator that ticked out its monotonous song in the reception-room during business hours, and every day D. & S. advanced, sometimes with provoking slowness and sometimes with little bounds, like a boy chasing himself up a flight of stairs.

But the tendency was always upward.

"When will it stop?" mused the lad; "when go the other way? How long dare I hold on?"

And Millie Price watched his eager attention to that fatal piece of mechanism with an anxious eye.

She said nothing.

He hadn't told her he had embarked in the treacherous whirlpool of Wall Street speculation again, but she knew with the unerring accuracy of a sympathetic and deeply

interested observer experienced in all the signs that go with the game.

And it worried her—for exactly how much she thought of Jack no one but herself in this world knew.

## CHAPTER XVI.

### PLAYING FOR A HIGH STAKE.

"Millie," said Jack, about Saturday noon, "mother and sister Annie have heard so much about you from Ed and I that they are very very anxious to know you. Will you dine with us to-morrow? I will come over to your house and fetch you."

Millie blushed a little as she looked at the handsome, stalwart young messenger, and hesitated what reply to make.

"Well, Millie, is it yes?"

"Yes, but on one condition," she answered, earnestly.

"All right; what's the condition?"

"You must answer me one question—truthfully."

"I agree to that. But do you think I would not answer truthfully any question you might ask?" he asked, reproachfully.

"No, Jack," she said, seizing one of his hands; "it isn't that, but——"

"Well?"

"You may not want to answer this question in the way I wish."

"Try me and see."

"I know I have no right to be so inquisitive. It oughtn't to be any of my business. I hope you won't be angry with me. But, Jack, I'm afraid——"

She stopped, and the boy thought he saw a tear glisten in her eye.

"Promise me that you won't be provoked with me?" she continued, impulsively.

"Why, of course I promise you," he said, greatly curious to learn what it was that affected her so deeply.

"You have gone into the market again, haven't you?"

"Why, how did you guess?" he asked in surprise.

"How? There are a dozen signs you have given which are quite plain to me."

"Well, I admit the fact."

"How much of your five thousand dollars have you risked on a margin?" she continued, with some hesitation.

"How much? Almost the limit."

"Oh, Jack, I feared as much! You are so enthusiastic—so reckless!"

"I'll tell you the story and let you judge for yourself."

And he did.

"Do you really mean that Mr. Hartz gave you that tip?"

"That's what he did."

"From what I have heard about him, he's the very last man in Wall Street to do such a thing."

"The smartest men will sometimes make strange breaks, I've heard," said Jack. "I believe Hartz wanted to do me



a favor for that affair of Bird in his office; but I doubt if he really would have given me such a tip nine hundred and ninety-nine times of out of a thousand, for business reasons, you know."

"You bought seven hundred shares of D. & G. at sixty-three. What is it to-day?" she asked anxiously.

"Last quotation when the Exchange closed at noon was eighty-one."

"Eighty-one!" exclaimed Millie. "A gain of eighteen points in less than six days! Why, you crazy boy, why don't you sell?"

"Because I expect it will go to ninety—to three figures, for that matter. Hartz's corners are almost uniformly successful, I have heard."

"You foolish boy! They may quietly unload at any moment."

"I don't think they will until the stock goes above ninety."

"Why?" she asked with astonished eyes.

"I couldn't explain to you, Millie, just why I believe so. I've been studying the ground. I've even found out several of the people Hartz has got in with him. Every one of them can write his check for a million, lose it, and not miss the loss."

"Why, how could you get such inside information?"

"Simply by having something definite to start with—that was Hartz—and then by using my eyes, my ears, and my brains."

"Jack, you are either a wonder, or——"

She didn't complete the sentence.

"Or a chump, eh?" he said, with a light laugh. "I intend to hold out for ninety-two, if the stock goes that high, as I feel sure it will, and over. That will return me a profit of twenty thousand dollars, which, added to my original capital, will make me worth twenty-five thousand dollars."

"Pretty good for a boy of——"

"I was seventeen three months ago."

"Well, Jack, I earnestly hope that you will come out all right. But you are taking a terrible risk, and I shall be nervous till I know you have won out."

"It is understood I am to call for you to-morrow, is it?"

"Yes, Jack, it is."

So Millie went to the Hazard flat next day and was introduced to Jack's mother and sister, who were much pleased with her pretty face and sunny disposition.

Ed came in soon after dinner, and the two boys and the two girls started up to the Bronx, where they spent a pleasant afternoon, wandering about with an occasional eye to a desirable vacant house that had the sign "For Sale" attached.

"This is something like counting one's chickens before they're hatched, isn't it," said Jack, after they had inspected one very pretty place which seemed to answer all expectations. "I like this house; don't you, Annie?"

"Very much, indeed."

"Well, if things continue to come my way, I'll come up toward the end of the week, maybe, and put a deposit on it."

"What's the matter with doing it to-morrow?" chipped in Ed. "You've got five thousand dollars stowed away in the Citizens' Bank. What do you want to wait for?"

Which remark showed that Potter didn't know everything. In other words, he didn't know about his chum's latest deal in D. & G. For reasons that he considered good and sufficient Jack had kept that fact from him.

But he intended to keep his word to Ed and give him the profit of three shares, or what was practically equal to a hundred-dollar note.

On Monday morning D. & G. opened at 81½.

From this on, another pair of eager eyes in the office followed the rise of the syndicate stock.

Millie was almost as excited over it as Jack himself.

It reached and hovered around 90 all day Thursday.

The pretty stenographer was so nervous she could hardly do her work, and twice she couldn't refrain from scribbling the words "PLEASE SELL" in big capital letters on a slip of paper and passing it over to Jack with beseeching eyes.

But the boy only smiled and never turned a hair.

He had the nerve of the oldest and most successful operator on the Street.

"It's ninety-two or bust," he said to her the last time.

"But, Jack, it seems to be standing still to-day."

"Only resting to catch its breath for a fresh effort," grinned the reckless messenger.

Millie threw up her hands with a little gesture of despair, whereat Jack laughed and walked off.

## CHAPTER XVII.

### THE GOPHER MINING COMPANY TURNS UP A TRUMP.

"This is my lucky day," said Jack to Millie next morning as he stood in front of her desk while she was taking the japanned case off her machine.

"What—Friday?"

"Yep."

"Mother calls it hangman's day, and superstitious people won't do lots of things on that day."

"Pooh! America was discovered on Friday; many of our most distinguished men were born on a Friday, and many famous events occurred on a Friday. So there you are!"

Jack went to his work, and Millie started to copy several letters from shorthand notes of the day before.

About this time Mr. Bishop came in, and the first thing he did was to send Jack with an order to a William Street printer.

When he got back, the cashier handed him a letter addressed to him, care of the firm, bearing the Denver postmark, which had been delivered by the postman while he was out.

In one corner was the imprint of the "Gopher Gold Mining Company."

The boy tore it open and found a brief note and a bank draft.



The latter represented the third annual dividend, this time of three cents per share, on 5,000 shares, which amounted to \$150.

An accompanying printed enclosure intimated that the dividends would probably hereafter be declared semi-annually, owing to increased output and superior character of the ore mined.

There was also a notification that the price of shares had been advanced from 15 to 25 cents, and that only a limited number of shares would be sold at that figure, the company reserving the right to still further advance the price without notice.

"Gee!" muttered the boy. "And I only gave that old fellow fifty dollars for the stock, and here I've got back one hundred and fifty already, while the value the company places on five thousand shares is twelve hundred and fifty. Maybe I didn't strike it lucky when I bought those certificates."

"There must be something interesting in that letter from the way you are smiling over it," said Millie as she passed him on her way back to her desk.

"Hold on, Millie," he said, and she stopped to listen to what he had to say. "Didn't I tell you this was my lucky day?"

"I think you did," she answered, with a smile.

"Remember that mining stock I bought some months ago from an old gentleman by the name of Tuggs?"

She nodded.

"I only gave him fifty dollars for the lot, and now I've received my first dividend of one hundred and fifty, with more to come, and the company's estimate of the value of my shares is twelve hundred and fifty dollars. How's that for luck?"

Of course, Millie congratulated him; so also did both Mr. Atherton and Mr. Bishop when they heard about it later on.

So likewise did the other employees when the intelligence reached them, though no doubt the younger clerks envied him his luck.

Indeed, so elated was Jack over his mining shares that he quite forgot for a time the much more important subject of the D. & G. stock, which, however, still clung around the 90 mark as though those figures had some potent attraction.

When he went to lunch he met Oliver Bird coming out of a Broad Street cafe.

Of course, he had to tell him about his luck with the Gopher Gold Mining shares.

"Glad to hear it, Jack," said the big broker, patting him on the back. "Nothing succeeds like success, young man. You were successful in pulling five thousand dollars out of the fire when another and more experienced person, had he taken the risks you did with that L. S. stock, would have probably gone up Salt Creek. Had those Gopher certificates been offered to me on the same terms you gobbled them at, I shouldn't have touched them with a ten-foot pole."

"They were not so wild-catty, after all," grinned the lad.

"It seems not. You're a pretty 'cute boy."

"It isn't my fault; I must have been born so," laughed

Jack as the broker gave him another slap on the shoulder and passed on.

"Hello, Mr. Hartz," to that operator, who came up at that moment. "Seen Percy Chamberlain to-day?"

The broker's eyes twinkled, and he shook his head.

"He hasn't dropped in on our Millie for three whole days," grinned Jack. "Must have struck a new mash somewhere. She has my sympathy. How's D. & G.?"

"What about it?" asked Hartz, sharply, fixing Jack with his gimlet eyes.

"You're buying it, aren't you?"

"Who said so?" demanded the broker, more aggressively than before.

"Nobody that I know of. It just struck me that you were—that's all," said the boy, lightly.

"You must have a reason for mentioning it," said Hartz, gripping him tightly by the arm.

"You told me that if I had twenty-five or fifty dollars to spare, to buy some—on margin, of course."

"Oh," said Hartz, letting go of his arm.

"So I went the limit of my little pile," grinned Jack.

"Then you made a haul?"

"I haven't sold it yet."

"You've a good nerve," said Hartz.

"That's what the dentist told me once when he yanked out a back molar."

"Better sell to-day," chuckled Hartz.

"I'll think about it. Kinder 'fraid I might break the market if I let it all out at once."

Hartz punched him in the ribs and passed on.

When Jack got back to the office after lunch he meandered over to the indicator.

Before he reached it, Millie had him by the arm.

Her eyes were blazing with excitement.

"Sell, Jack; sell! D. & G. has just been quoted at ninety-two."

"Thanks, Millie," he said with provoking calmness, picking his teeth with a quill and looking at her quizzically; "but I guess it's sold by this time."

"What do you mean?" she asked, with wondering eyes.

"Well, you see, when I went out to eat I stopped in at the bank and told them to close the deal the moment the stock touched my figure. That puts it up to them, in a way, and of course they notified their broker to that effect. I guess I'm safe enough now."

"Oh, Jack, I'm so happy!" was all she could say.

## CHAPTER XVIII.

### A LUCKY DEAL.

On the following afternoon Jack Hazard met his chum, as usual, at the corner of Wall Street and Broadway, and the two boys started homeward.

"I believe I owe you something like a hundred dollars," casually remarked Jack, putting his hand in his pocket and fishing up a roll of bills.



"You owe me what?" exclaimed the astonished Ed.

"One hundred dollars," replied the young messenger, tersely, "and here it is.

He held out the bills.

"Oh, come off!" grinned Potter, with an envious glance at the wad.

"Aren't you going to take 'em?" asked Jack, with a chuckle.

"What'll I take 'em for? They don't belong to me."

"Of course they belong to you. Do you think I'm flinging one hundred dollars of my money at you?"

"I don't see how they belong to me."

"You want to get a new memory or you'll land in the tureen first thing you know, Ed Potter. Some little time ago you told me that you had dropped fifteen dollars on a hundred-to-one shot that Denny McFadden induced you to go up against."

"That's right," admitted Ed.

"Didn't I promise you then that I would stake you twenty-five dollars' worth in the next deal I went into on the market?"

"So you did," Ed suddenly remembered. "And have you really made another play in stocks?"

"Yep; been working a deal these two weeks back."

"Gee! And you never told me."

"I wanted to surprise you."

"I guess you have."

"I mean by winning a little stake for you."

"Oh!" exclaimed Ed.

"I bought seven hundred shares of D. & G. at sixty-three, on the usual ten-per-cent margin, at the rate of about twenty-five dollars for every four shares. I held on to the stock till the shares reached ninety-two, when I got out from under, giving me a profit of twenty-nine dollars per share. Your four shares figure up, less commissions, about one hundred dollars. There it is. Don't handle it so gingerly; it's good money. I got it from the Citizens' Bank."

"Jack Hazard, you're a gentleman. But I don't think I ought to take it," said Ed, hesitatingly.

"Why not?"

"It's just like robbing you."

"Nonsense! I've cleaned up twenty thousand dollars by the deal, so I guess I can afford to let you in for a measly little hundred."

"Twenty thousand dollars!" gasped Potter, in amazement.

"Twenty thousand," repeated Jack.

"And the other five thousand!"

"Makes twenty-five thousand cash in the Citizens' Bank, payable at any time on demand, plus five hundred in the Seamen's Savings, plus one hundred and fifty, representing a dividend I received yesterday from my western mining stock, which I deposited in the Emigrant Savings Bank on Chambers Street."

"Any more?" asked Ed, in amazement.

"No; that's all at present. Grand total, twenty-five thousand six hundred and fifty dollars."

"Why, you're a rich man."

"Excuse me. I'm only seventeen. Won't be a man for four more years yet."

"That don't cut any ice with you. It isn't the legal limit that always makes the man," said Potter sententiously. "I don't call Percy Chamberlain a man, and he is over twenty-one."

"You do me proud, Ed," said Jack as they turned into East Broadway.

"Don't mention it. But how did you get the tip this time? Or did you go it on your own judgment?"

"You'll never guess who put me on to it."

"Well, I shan't try."

"Hartz."

"My boss!" in surprise.

Jack nodded.

"But, remember, you mustn't let on to a living soul."

Then the boy told his companion the story of his second fortunate deal on the stock market.

"Some day you'll be a multi-millionaire, Jack," said Ed, looking at him admiringly.

"I hope to keep out of the poorhouse, at any rate."

"No fear of you going there. I only wish I had your brains and backbone."

"You mean you wish you knew how to use the brains and backbone you possess yourself."

"Have it any way you like. Suppose you take this hundred and use it for me when you make your next plunge."

"I might lose it."

"I'll risk that."

"You'd better talk it over with Annie, and if she says so, I'll make you a sort of junior partner."

"No; will you?" asked Ed, eagerly.

"Of course I will."

By this time the lads had reached the neighborhood of their homes, and accordingly separated, Ed promising to come over to Jack's house next day.

For many weeks after that the young messenger boy saw no favorable chance to make another venture on the stock market.

He attended faithfully to his duties and was many times commended by Mr. Atherton for strict attention to the firm's interests.

His salary was raised at Christmas, and he received a handsome present from his boss.

He also received a valuable remembrance from Mr. Seymour Atherton.

Nor was he overlooked by Mr. and Mrs. Bruce, who lived in Chicago, who also enclosed a ruby ring as a gift from little Fanny.

But the present which gave him the most delight of all, though the least valuable in a monetary sense, was a pretty leather pocket-book, with sterling silver trimmings, which came to him from Millie.

What Jack gave her the pretty stenographer showed only to her mother, and then put it away somewhere among her treasures.

At length Jack Hazard's eighteenth birthday came around.



He had made a few cautious deals in stocks since the beginning of the year.

They had been uniformly successful, though they had not netted him any very considerable profit in proportion to his two former successes.

But he was satisfied, for he had doubled his capital, which was now over \$50,000.

He had also succeeded in putting a couple of thousand dollars into his friend Potter's pocket, much to that young man's great delight, who expected to marry Jack's sister in the course of time.

Not only that, but he had used some of Millie's money to great advantage.

Her salary was not needed now to run the house, as Silas Hockins had come to live with them and attended to that.

As we remarked, Jack reached the age of eighteen.

He received the usual congratulations over the event, but he went about the firm's business that day just the same as he always did.

He was sitting in his chair in the outside office, waiting to be called on, when Mr. George Warren entered, in no little excitement.

"Is Mr. Atherton in?" asked the millionaire, eagerly.

"I believe he is," replied Jack. "I will tell him you are here."

Mr. Warren was admitted to the inner sanctum immediately.

In five minutes the boss' bell rang, and Jack went to see what he wanted.

"Sit down, Jack," said Mr. Atherton, much to the boy's surprise.

The young messenger took a vacant chair and wondered what was coming.

"I think you own five thousand shares of the Gopher Gold Mining Company stock, Jack," said Mr. Atherton.

"Yes, sir."

"Do you care to sell it?"

"I haven't thought about such a thing," replied the lad, in surprise.

"Mr. Warren wishes to buy some of the stock. He will give you fifty dollars a share for your little block."

"What!" gasped Jack. "Fifty dollars?"

"That's your offer, isn't it, Mr. Warren?" said the broker, turning to his customer.

The millionaire nodded.

"Why—why——" was all the boy could say.

"The fact of the matter is, Jack, the Gopher has unexpectedly turned out to be a bonanza of the richest kind. Information has just come out this morning that a new lead has been opened up that promises Monte Cristo results, and the Street is hot on the scent for any stock that is floating about. Mr. Warren came in here to give me a commission to get him some of it if I could. I thought of you. The stock isn't listed on the Exchange yet, but I understand the application is now before the Board of Governors, who will act favorably on it. What it will be quoted at I do not pretend to guess, but Mr. Warren seems

willing to take his chance at fifty. It is up to you whether you will accept or hold it for a higher figure."

"What would you advise me to do, Mr. Atherton?"

"I think you had better use your own judgment. I believe you are smart enough to decide the right way."

"You can have the stock at fifty, Mr. Warren," said Jack, after a moment's thought.

"All right. Mr. Atherton, I will send you a certified check for two hundred and fifty thousand dollars, payable to the order of John Hazard, and you may send the certificates to my office."

"Allow me to congratulate you, Jack. You fully deserve your good fortune. That was a lucky deal you made with the old man."

"Yes, sir. And if I can find him he shall not want for a dollar as long as he lives," said the boy, earnestly.

"He's a fine lad," remarked Mr. Warren as the young messenger left the private office.

"Millie," said Jack, stepping up to her, "I want you to congratulate me on my lucky deal."

"I have just sold those five thousand shares of Gopher Gold Mining Company stock to Mr. Warren."

"Have you? That's nice."

"You don't ask me how much I got for them," said the boy, with a mischievous smile.

"I don't think I have any right to be so inquisitive, Jack."

"I hope some day, not so far off, that you will accept the right, Millie."

It was a bold speech, and the girl's face flushed a deep scarlet.

"Aren't you going to ask me?" he said, almost entreatingly, looking down at the pretty girl with glistening eyes. There was a pause; then she looked up and said softly:

"How much, Jack?"

"A quarter of a million," he replied, exultantly.

She looked dazed.

"You don't mean it!"

"I'll show you the check when I get it."

Reader, there is nothing more to be said. Jack got his check that afternoon, and there was a mild kind of high jinks at the little house in the Bronx where the Hazard family had been living for some months. Jack also got Millie Price in due time, and a happier couple does not to-day live in Greater New York. Jack has a little old gentleman living with him whom he rescued from the last stages of want at the Mills Hotel. His name is Tuggs, and Jack and Millie treat him as a valued friend, and the old man is grateful. That purchase of the Gopher Mining Company certificates was for Jack Hazard indeed A LUCKY DEAL.

THE END.

Read "BORN TO GOOD LUCK; OR, THE BOY WHO SUCCEEDED," which will be the next number (2) of "Fame and Fortune Weekly."



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" 4.—A Game of Chance; or, The Boy Who Won Out	- - - -	" " 27th
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